

Falcon National Bank | Consumer Deposit Products

CHECKING ACCOUNTS

SAVINGS & MMA ACCOUNTS

Features	Consumer Checking	Gold Checking (50+)	Kasasa Cash® Checking ²	Kasasa Cash Back® Checking ²	Consumer Savings	Consumer Premier MMA	Youth Savings (under 18)	Kasasa Saver® ³
Minimum Opening Balance	\$50	\$1,000	\$50	\$50	\$50	\$10,000	\$10	\$50
Minimum Daily Balance	\$0	\$1,000	\$0	\$0	\$50	\$10,000	\$0	\$0
Interest Bearing	No	Yes ¹	Yes ²	No ² (Cash Rewards)	Yes ¹	Yes ¹	Yes ¹	Yes ²
ATM/Debit Card Available ⁴	Yes	Yes	Yes	Yes	Yes (ATM only)	Yes	No	Yes (with checking)
Online & Mobile Banking	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Mobile Deposit	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
eStatements Available	Yes	Yes	Yes ⁶	Yes ⁶	Yes	Yes	Yes	Yes ⁶
Statements	\$5 per month ⁵	Monthly with check images	Monthly	Monthly	\$5 per quarter ⁵	\$5 per month with check images ⁵	Quarterly	Monthly
Monthly Service Fee	No	\$10 if balance requirements are not met	No	No	\$2.00 if balance requirements are not met	\$25 if balance requirements are not met	No	No



1. Interest rates are variable and subject to change at the bank's discretion at any time. Interest will be compounded and credited to the account monthly for checking accounts and quarterly for savings accounts. Please refer to the [Rate Sheet](#) for current interest rates and annual percentage yields based on tiered balances.

2. Qualifications, rates, rewards, fees, account specifics and restrictions may vary by account. Depending on your Kasasa account, when your qualifications are not met, account reward distributions are not made and only the non-qualifying Annual Percentage Yield is earned in interest bearing accounts. Rates and rewards are variable and may change after account is opened without notice to you. Please refer to the Falcon National Bank website or contact a bank representative for additional information and details.

3. A Kasasa Cash or Kasasa Cash Back account is required to have a Kasasa Saver account.

4. Transactions made at ATMs except those operated by Falcon National Bank or designated MoneyPass® ATMs will be assessed a fee of \$2.50 per transaction over 3 per statement cycle. To find MoneyPass® ATM locations, please visit www.moneypass.com. For Kasasa Cash and Kasasa Cash Back accounts, up to \$25 in nationwide ATM fees are reimbursed per month when qualifications are met.

5. Paper statement fee can be waived if you sign up for eStatements.

6. Enrollment in eStatements is required to maintain this account and earn Kasasa rewards.

Updated: 12/5/2023