

Eaton Community Bank
Products/Services Offered at All Locations as of 03/2025

Financial Services:

Several non-deposit investment options are available through the onsite LPL Financial representative.

Lending:

The following types of credit are available:

Housing Rehabilitation Loans; Business Loans; Community Development Loans; Commercial Loans; Refinance Mortgage Loans; Single Family Residential Loans; 2-4 Family Residential Loans; Multi-Family Residential Loans (5+ units); Residential Farm(home) Loans; Construction Loans; Equity Loans-fixed and variable rate; Consumer Loans; Automobile Loans; Aviation Loans; Church/Non-profit Organization Loans; Adjustable Rate Mortgage Loans; Prequalification/Preapproval Programs; Consumer and Business Credit Cards; and FHA, VA and Rural Development loan programs available.

Savings Accounts

Statement Savings:

\$5.00 to open

This account earns a variable rate of interest and annual percentage yield.

A minimum daily balance of \$5.00 in the account each day is required to obtain the disclosed annual percentage yield.

Kids Club:

\$5.00 to open

Must be between 0-17 years of age to open this account. This account requires a parent/guardian assigned as a secondary owner. This account is not eligible for primary owners aged 18 years and older. This account earns a variable rate of interest and annual percentage yield.

A minimum daily balance of \$5.00 in the account each day is required to obtain the disclosed annual percentage yield.

IRA Savings:

\$5.00 to open

This account earns a variable rate of interest and annual percentage yield.

A minimum daily balance of \$5.00 in the account each day is required to obtain the disclosed annual percentage yield.

Christmas Club:

\$5.00 to open

This account earns a variable rate of interest and annual percentage yield.

A minimum daily balance of \$5.00 in the account each day is required to obtain the disclosed annual percentage yield.

If any withdrawal is made from this account before September 30th, this account may be closed. Funds will be transferred annually to an Eaton Community Bank account designated.

Business Statement Savings:

\$5.00 to open

This account earns a variable rate of interest and annual percentage yield.

A minimum daily balance of \$5.00 in the account each day is required to obtain the disclosed annual percentage yield.

Certificates of Deposit; IRA Accounts; CDARS and ICS Deposit Program are also available.

Checking Accounts

Personal:

Eaton Edge:

\$50.00 to open

Must be between 0-17 years of age to open this account. This account requires a parent/guardian assigned as a secondary owner. This account is not eligible for primary owners aged 18 years and older.

This account does not earn interest.

No monthly service charge, this account will receive up to \$6.00 in Foreign ATM Withdrawal fees reimbursed each statement cycle and up to \$6.00 in Eaton Foreign ATM Withdrawal fees waived each statement cycle.

Eaton Everyday:

\$50.00 to open

Must be at least 18 years of age to open this account.

This account does not earn interest.

A monthly service charge of \$5.00 will be imposed each statement cycle. Monthly service charge is waived with enrollment in E-statements. This account will receive up to \$6.00 in Foreign ATM Withdrawal fees reimbursed each statement cycle and up to \$6.00 in Eaton Foreign ATM Withdrawal fees waived each statement cycle.

Eaton Plus:

\$50.00 to open

Must be at least 18 years of age to open this account.

This account does not earn interest.

A monthly service charge of \$5.95 will be imposed each statement cycle. This account will receive up to \$6.00 in Foreign ATM Withdrawal fees reimbursed each statement cycle and up to \$6.00 in Eaton Foreign ATM Withdrawal fees waived each statement cycle. E-statement required, or paper statement fee of \$3.00 month is imposed.

Eaton Advantage:

\$50.00 to open

Must be at least 18 years of age to open this account.

The interest rate and annual percentage yield are variable and depend upon the applicable rate tier and qualifications.

A monthly service charge of \$7.00 will be imposed each statement cycle if the daily balance falls below \$2500. This account will receive up to \$6.00 in Foreign ATM Withdrawal fees reimbursed each statement cycle and up to \$6.00 in Eaton Foreign ATM Withdrawal fees waived each statement cycle. E-statement required, or paper statement fee of \$3.00 month is imposed.

Money Market Deposit Account:

\$10,000.00 to open

Must be at least 18 years of age to open this account.

The interest rate and annual percentage yield are variable and depend upon the applicable rate tier.

A monthly service charge of \$15.00 will be imposed each statement cycle if the daily balance falls below \$10,000. This account will receive up to \$6.00 in Foreign ATM Withdrawal fees reimbursed each statement cycle and up to \$6.00 in Eaton Foreign ATM Withdrawal fees waived each statement cycle. E-statement required, or paper statement fee of \$3.00 month is imposed.

Eaton Platinum:

\$25,000.00 to open

Must be at least 18 years of age to open this account.

The interest rate and annual percentage yield are variable and depend upon the applicable rate tier.

A monthly service charge of \$15.00 will be imposed each statement cycle if the daily balance falls below \$25,000. E-statement required, or paper statement fee of \$3.00 month is imposed.

Checking Accounts

Business

Eaton Business Basic:

\$50.00 to open

This account does not earn interest.

A monthly service charge of \$5.00 will be imposed each statement cycle. Monthly service charge is waived with enrollment in E-statements. A charge of \$.15 will be imposed for each item in excess of 150 during the month. Treasury services; Online ACH, Online Wire Transfer, Positive Pay and Account Recon and Remote Deposit Capture are available for additional fees.

Eaton Business Interest:

\$50.00 to open

This account earns a variable rate of interest and annual percentage yield.

A monthly service charge of \$5.00 will be imposed every statement cycle if the balance in the account falls below \$1,000.00 any day of the statement cycle. You must maintain a minimum daily balance of \$1000.00 in the account each day to obtain the disclosed annual percentage yield.

A charge of \$.15 will be imposed for each item in excess of 200 during the month. Treasury services; Online ACH, Online Wire Transfer, Positive Pay and Account Recon and Remote Deposit Capture are available for additional fees.

Eaton Business Analysis:

\$50.00 to open

This account does not earn interest.

There is a monthly service charge of \$5.00. A charge of \$.15 will be imposed for each item. This account features an earnings credit which is applied to reduce or eliminate fees on the account. If the earnings credit exceeds the fees for any period, you will be assessed no fees, but you will not be paid, carry forward or otherwise receive credit for any excess earnings credit.

Treasury services; Online ACH, Online Wire Transfer, Positive Pay and Account Recon and Remote Deposit Capture are available for additional fees.

Eaton Business Elite:

\$25,000.00 to open

The interest rate and annual percentage yield are variable and depend upon the applicable rate tier.

Monthly service charge of \$25.00. A charge of .15 per item will be imposed for each item.

Treasury services; Online ACH, Online Wire Transfer, Positive Pay and Account Recon and Remote Deposit Capture are available for additional fees.

Eaton Business Money Market

\$10,000.00 to open

The interest rate and annual percentage yield are variable and depend upon the applicable rate tier.

\$15.00 monthly service charge if min. balance not maintained

Treasury services; Online ACH, Online Wire Transfer, Positive Pay and Account Recon and Remote Deposit Capture are available for additional fees.

Eaton Municipal:

\$50.00 to open

This account is only available to municipal entities (county, city, township, village, and school systems).

The interest rate and annual percentage yield are variable and depend upon the applicable rate tier.

A monthly service charge of \$25.00 will be imposed every statement cycle if the balance in the account falls below \$25,000.00 any day of the statement cycle.

Eaton Non-Profit:

\$50.00 to open

This account is only available to registered 501(c)(3) non-profit organizations.

The interest rate and annual percentage yield are variable and depend upon the applicable rate tier.

A monthly service charge of \$25.00 will be imposed every statement cycle if the balance in the account falls below \$25,000.00 any day of the statement cycle.

Eaton Community Bank Fee Schedule

ATM Service Charge	\$ 1.00
ATM/Debit Card Replacement	\$ 5.00
Canadian check processing (per item)	\$20.00
Cashier's Check	\$ 3.00
Check Copies (1 st 5 free)	\$ 2.50
Coin Counting Fee (free for accountholders)	5%
Dormant Account Fee	
(monthly-If account is inactive for 12 mo.)	\$ 2.00
Insufficient Funds Fee (NSF)	\$25.00
Charge Back Item Fee	\$ 5.00
Charge Back Item Fee –Canadian	\$20.00
Overdraft Fee(s):	\$25.00
Paid NSF Item Fee	
UCF Paid NSF Item Fee (Uncollected/Held)	
Allowable Overdraft (AOD)Fee	
UCF AOD Uncollected Fee	
Overdraft Protection Transfer Fee	\$ 5.00
Pre-paid Gift Card	\$ 4.95
Pre-paid Reloadable Card	\$ 7.95
Pre-paid Travel Card - Reloadable	\$ 7.95
Pre-paid Secondary cards to Reloadable cards	\$ 2.95
Pre-paid Reload Fee – In office	\$ 3.95
Returned Items Fees:	\$25.00
Returned NSF Item Fee	
UCF Returned NSF Item Fee (Uncollected/Held)	
Statement copies – each	\$ 3.00
Stop Payment Fee	\$25.00
Wire Transfer Fee - Incoming	\$10.00
Wire Transfer Fee - Outgoing	\$15.00

See “Your Deposit Account” disclosure for other fees associated with your account.

ALL FEES ARE SUBJECT TO CHANGE WITHOUT NOTICE, UNLESS OTHERWISE REQUIRED BY LAW.

Member FDIC