

# SpiritBank Personal Products

## CDS<sup>1, 2</sup>

- ◆ 30 days to 5 year terms
- ◆ Minimum \$1,000 opening deposit for terms over one year
- ◆ Minimum \$2,500 opening deposit for terms under one year and CD specials
- ◆ Automatically renewable

## IRAS<sup>1, 2</sup>

Tax advantages for long-term retirement savings through Individual Retirement Accounts (IRAs). The sooner you start contributing to an IRA and the longer you let your money grow, the more you benefit.

This is not tax advice. Please consult your tax advisor.

## VIP MONEY MARKET<sup>1</sup> SAVINGS<sup>1</sup>

- ◆ Minimum balance of \$5,000
- ◆ Tiered interest rate as adjusted by bank on average monthly collected balance
- ◆ No fee unless balance falls below minimum any time during the month - in which case a \$25 charge and no interest paid.

- ◆ Tiered interest paid quarterly on daily collected balance
- ◆ \$2 quarterly charge and no interest paid if daily collected balance falls below \$100
- ◆ \$1 per withdrawal over 6 per quarter
- ◆ Also available are Kid's savings and Health savings - ask for details!

## INTRAFI® NETWORK DEPOSITS<sup>3</sup>

Enjoy FDIC insurance on accounts larger than \$250,000.

With IntraFI® Network Deposits you can receive up to \$50 million in FDIC protection through SpiritBank. IntraFI® Network Deposits can be a valuable cash-management or long-term investment tool.

## PERSONAL LOANS

With flexible terms and payment plans, SpiritBank has options for you.

- ◆ Auto Loans
- ◆ Home Equity
- ◆ Motorcycles
- ◆ Boats
- ◆ RVs
- ◆ And More

## MORTGAGE

SpiritBank has teamed up with TIB. Whether you are embarking on the journey of buying your first home or considering refinancing, we are excited to offer a collaborative venture with a leading provider of mortgage loans. Through this partnership, SpiritBank extends its commitment to customer satisfaction by combining over a century of community banking expertise with a diverse range of competitive products and personalized home financing options.



[spiritbank.com](http://spiritbank.com)

1 Fees may reduce earnings. 2 Substantial penalty for early withdrawal

3 Placement of funds through the IntraFI® Network Deposits service is subject to the terms, conditions, and disclosures in the service agreements, including the Deposit Placement Agreement ("DPA"). Limits apply. Although funds are placed at destination banks in amounts that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA"), a depositor's balances at the relationship institution that places the funds may exceed the SMDIA (e.g., before IntraFI® Network Deposits settlement for a deposit or after IntraFI® Network Deposits settlement for a withdrawal) or be ineligible for FDIC insurance (if the relationship institution is not a bank). As stated in the DPA, the depositor is responsible for making any necessary arrangements to protect such balances consistent with applicable law. If the depositor is subject to restrictions on placement of its funds, the depositor is responsible for determining whether its use of IntraFI® Network Deposits satisfies those restrictions. IntraFI® Network Deposits, Certificate of Account Registry Service, and One Bank One Rate One Statement are registered service marks of Promontory Interfinancial Network, LLC.