



PERSONAL ACCOUNTS



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Personal Accounts

Welcome to Prospect Bank. We are proud to present our complete listing of personal banking products, developed with you in mind.

- Kasasa Cash
- Kasasa Cash Back
- Kasasa Play
- Kasasa Saver
- Prospect Compliments
- Prospect Loyalty
- FarmWise
- Health Savings Account
- Prospect Apprentice
- Prospect Daydreamer
- Prospect Money Market
- Christmas Club
- Vacation Club
- Additional Services

Kasasa Cash

- Free interest-bearing reward checking account
- \$25 opening deposit required
- eStatement enrollment required
- Refund up to \$15 per statement cycle in foreign (Non-Prospect Bank) ATM fees (maximum \$5 refund per transaction)
- Account reward per statement cycle: earn a premium rate of interest
- Account qualifications per cycle: 12 debit card purchases (each purchase must be a minimum of \$5); one ACH debit or credit (direct deposit or automatic payment); online or mobile banking log-in.

Kasasa Cash Back

- Free non-interest-bearing reward checking account
- \$25 opening deposit required
- eStatement enrollment required
- Refund up to \$15 per statement cycle in foreign (Non-Prospect Bank) ATM fees (maximum \$5 refund per transaction)
- Account reward per cycle: 3% cash back on debit card purchases up to \$9 per statement cycle.
- Account qualifications per cycle: 12 debit card purchases (each purchase must be a minimum of \$5); one ACH debit or credit (direct deposit or automatic payment); online or mobile banking log-in.

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Kasasa Play

- Free non-interest-bearing reward checking account
- \$25 opening deposit required
- eStatement enrollment required
- refund up to \$15 per statement cycle in foreign (Non-Prospect Bank) ATM fees (maximum \$5 refund per transaction)
- Account reward per cycle: \$10 refund on debit card purchases made with music, video, gaming, and other digital streaming services identified at: <https://www.kasasa.com/play-partners> per statement cycle
- Account qualifications per cycle: 12 debit card purchases (each purchase must be a minimum of \$5); one ACH debit or credit (direct deposit or automatic payment); online or mobile banking log-in.

Kasasa Saver

- Free interest-bearing reward checking account
- Kasasa Cash, Kasasa Cash Back, or Kasasa Play reward checking account required. Auto transfer of rewards from Kasasa Cash, Kasasa Cash Back, or Kasasa Play account.
- Account qualification per cycle is determined by Kasasa Cash, Kasasa Cash Back, or Kasasa Play account.
- \$25 opening deposit required
- eStatement enrollment required
- Account reward per statement cycle: earn a premium rate of interest

Prospect Compliments

- Non-interest-bearing checking account
- \$25 minimum opening deposit
- No minimum average balance required
- \$2 paper statement fee (waived if enrolled in eStatements)
- Dormant fees apply

Prospect Loyalty

- Interest-bearing checking account – Earn interest on entire balance at tiered rates
 - Tier one: \$0.01 - \$14,999.99
 - Tier two: \$15,000 and over
- \$100 minimum opening deposit
- \$7 monthly service charge if average balance falls below \$100
- Refund up to \$15 per statement cycle in foreign (Non-Prospect Bank) ATM fees (maximum \$4.99 refund per transaction)
- Customers age 55 and older will receive up to two boxes of Loyalty Checks at no cost per year and free cashiers checks.
- Dormant fees apply



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FarmWise

- Available only to farmers
- \$5,000 minimum opening deposit
- Earn interest with daily balance of \$37,000 or more
- \$10 monthly service charge if average balance falls below \$37,000
- Transaction Fees
 - \$0.15 per transaction over 50 per statement cycle
 - Transactions include deposits, deposited items, checks and ACHs.
- Dormant fees apply.

Health Savings Account

- Interest-bearing checking account used to save money for qualified medical expenses
- No minimum opening deposit amount required
- Earn interest on entire balance at tiered rates
 - Tier one: \$0.01 - \$4,999.99
 - Tier two: \$5,000.00 - \$14,999.99
 - Tier three: \$15,000 and over
- \$2 monthly service charge if average balance falls below \$1,000 (waived for the first 12 statement cycles of the account)
- \$2 monthly paper statement fee (waived if enrolled in eStatements)
- Funds accessible via debit card or online transfers
- Must be enrolled in an eligible high-deductible health plan (HDHP)

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Prospect Apprentice

- Child savings account
 - Available to children 17 and under
 - On child's 18th birthday, the account will automatically be converted to the Prospect Daydreamer (or similar account) and subject to the terms and conditions of that account type.
- Parent or guardian must have a deposit account with bank and be a signer on the child's account
- Interest earned on entire balance and credited quarterly
- No minimum balance required
- \$3 fee per withdrawal if over four per month.

Prospect Daydreamer

- Savings account – Earn interest on entire balance at tiered rates and credited quarterly
 - Tier one: \$0.01 - \$4,999.99
 - Tier two: \$5,000.00 and over
- \$50 minimum opening deposit
- \$5 monthly service charge if average balance falls below \$50
- \$2 paper statement fee (waived if enrolled in eStatements or if account is combined with another statement)
- \$3 fee per withdrawal if over four per month
- Dormant fees apply, except to IRA accounts

Prospect Money Market

- Interest-bearing checking account – Earn interest on entire balance at tiered rates
 - Tier one: \$0.01 - \$49,999.99
 - Tier two: \$50,000 - \$99,999.99
 - Tier three: \$100,000 - \$199,999.99
 - Tier four: \$200,000 and over
- \$10,000 minimum opening deposit
- \$10 monthly service charge if average balance falls below \$10,000
- Limited check writing ability
- \$3 fee per withdrawal if over four per month
- Dormant fees apply

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Christmas Club

- Savings account to set aside funds for Christmas
- Club period ends approximately October 15, when the account balance is paid out to the account owner via Automatic Funds Transfer
- \$1 minimum opening deposit
- Earn interest on entire account balance credited at the end of the club period
- No minimum balance required
- Regular monthly deposits must be made through Automatic Funds Transfers up to \$1,000 per month
- \$20 early closure fee if funds are withdrawn prior to club payout

Vacation Club

- Savings account to set aside funds for a vacation
- Club period ends approximately April 15, when the account balance is paid out to the account owner via Automatic Funds Transfer
- \$1 minimum opening deposit
- Earn interest on entire account balance credited at the end of the club period
- No minimum balance required
- Regular monthly deposits must be made through Automatic Funds Transfers up to \$1,000 per month
- \$20 early closure fee if funds are withdrawn prior to club payout

Additional Services

- Alerts
- Digital Wallet
- eNotices and eStatements
- ePay
- Mastercard Debit Card
- Mobile Deposit
- Online and Mobile Banking
- Overdraft Coverage
- Zelle

All services are subject to approval. Apply for your new account online at www.bankprospect.com.



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