



CROSSFIRST
BANK

Personal Solutions

Checking Accounts

At CrossFirst Bank, you will experience an array of convenient services to fulfill your personal banking needs and help you accomplish your financial goals. In addition to these services and resources, you'll find our commitment to your financial wellbeing delivered with extraordinary service. Our premier checking accounts are designed to meet your personal banking needs.

Private Banking Account

CrossFirst Private Banking provides you with an executive level of service, whenever and wherever you need it. Whether your requests are simple or complex, CrossFirst Private Bankers are ready with personalized services to suit your individual needs.

- Interest-bearing checking account with no monthly service charge¹
- Complimentary CrossFirst Private Banking checks
- CrossFirst Bank Visa® Debit card
- Free ATM access anywhere in the U.S.²
- Online banking with bill pay, external transfers, Zelle®, Quicken® Direct Connect and personal finance portal
- Free mobile banking with mobile check deposit³
- Free e-statement with check images⁴
- Complimentary stop payments and check copies
- Overdraft protection options available⁵

Personal Banking Account

Our relationship bankers are equipped to work with you on your day-to-day banking needs. CrossFirst Personal Banking is a valuable checking account that provides upscale features for less.

- No monthly service charge or minimum balance requirement (\$100 opening deposit required)
- Complimentary first box of CrossFirst Personal Banking checks
- CrossFirst Bank Visa® Debit card
- Free ATM access anywhere in the U.S.²
- Online banking with bill pay, Zelle®, Quicken® Direct Connect and personal finance portal

- Free mobile banking with mobile check deposit³
- Free e-statement with check images⁴
- Overdraft protection options available⁵

¹Rate varies based upon total checking account balance. Qualify for a CrossFirst Private Banking account with an average collected balance of \$10,000 or a combined relationship balance of bank deposits and/or loans of \$25,000 or more. If balances fall below either requirement, there is a \$15 monthly maintenance fee. \$1,000 minimum deposit to open.

²We will pay for any surcharges incurred at other bank's ATMs within the continental U.S.

³Some limits and mobile provider charges may apply.

⁴See our Electronic Statement Disclosure Agreement.

⁵Overdraft protection options include transfers from a checking/savings account or a personal line of credit. Subject to application and approval.

Savings Accounts

We offer great rates and extraordinary service to help you reach your financial goals. Whether you are looking for a high interest money market account, a regular savings account or the security of a Certificate of Deposit (CD), we have a solution to meet your needs.

Personal Savings Account

This basic savings account earns interest while helping you save money.

- No monthly service charge or minimum balance to maintain
- No minimum deposit requirement
- Earn interest on your funds, paid quarterly
- Build your savings with direct deposit and automatic transfers from your checking account
- Make up to six withdrawals per statement cycle⁶
- Transfer funds any time using our robust digital banking platform, by phone, or in person⁷
- Convenient online and mobile banking with mobile check deposit⁸
- Free e-statements

Money Market Account

This high interest money market account offers easy access to your funds.

- No monthly service charge with \$1,000 minimum daily collected balance⁹
- Market leading interest rates based on account balance¹⁰
- Check writing privileges – make up to six withdrawals per month⁶
- Transfer funds any time using our robust digital banking platform, by phone, or in person^{6, 7}
- Convenient online and mobile banking with mobile check deposit⁸
- Free e-statements

⁶The Bank allows you to make six preauthorized transactions such as withdrawals, automatic or telephonic transfers, checks, drafts, and debit card or similar transactions from your account per statement cycle.

⁷\$10 will be assessed for each transaction in excess of six (6) per statement cycle.

⁸Some limits and mobile provider charges may apply.

⁹If your account balance falls below \$1,000, there is a \$10 monthly maintenance fee. \$1,000 minimum deposit to open.

¹⁰Rates may vary depending on balance tiers.

Certificate of Deposit

Earn a fixed rate of interest for the term you select with a CrossFirst Certificate of Deposit (CD).

- Choose from a variety of terms, ranging from 3 months to 60 months
- Open a CD with a minimum of \$1,000
- Earn interest on your funds, paid quarterly
- Deposits are insured to the maximum allowed by FDIC

In most cases, your CD is automatically renewable. Once the term expires, you have 10 calendar days to add or change the term of the time deposit with no penalty. If you choose not to make any changes, your CD automatically renews for the same term at the current interest rate.

IntraFi® Network Deposits™ (formerly ICS® and CDARS®)¹¹

With IntraFi Network Deposits (formerly known as ICS and CDARS deposit products), you can enjoy the safety and simplicity that comes with access to multi-million-dollar FDIC insurance through a single bank relationship. Capitalize on the simplicity of working directly with one bank, and say goodbye to managing multiple bank relationships.

¹¹Insured Cash Sweep and CDARS are registered service marks of IntraFi Network, LLC. Limits, terms, and conditions apply.

Digital Banking

Our robust digital banking platform is the essential financial tool to manage your accounts. Enjoy the convenience and security of accessing your accounts to view real-time transaction activity on your desktop or mobile device.

- View your latest account balances
- View past or pending transactions
- Create one-time or recurring bill payments using bill pay
- Transfer funds between your accounts
- Use card controls to manage your CrossFirst debit cards
- Send money directly to people you know and trust using Zelle®
- Connect to financial software like Quicken® or Quickbooks® to export your data
- Set up account alerts
- Enroll in e-statements

Mobile Banking

- View real-time account balances
- View transaction history and any pending transactions
- Transfer money between your accounts
- Create one-time or recurring bill payments
- Use card controls to manage your CrossFirst debit cards
- Set up account alerts

- Send money directly to people you know and trust using Zelle®
- Find nearby CrossFirst locations or ATMs
- Make check deposits using your phone

¹²There is no fee to download or use CrossFirst Bank's Mobile Banking services. However, you should consult your mobile carrier about applicable data usage or SMS charges.

Personal Lending & Credit

CrossFirst Personal Loan Options

Our experts provide personal loans, lines of credit, and mortgages - all accomplished with extraordinary service. To learn more about our competitive rates, wide selection of terms and quick response, please contact us. If you are working with a CrossFirst Banker, you may wish to prepare a personal loan application in advance of your meeting. We will also be happy to assist you with the application in person.

Mortgage Loan Programs

A variety of mortgage products are available including conventional, adjustable rate mortgages, home equity lines of credit, and one-time close construction loans. Our bankers will help you secure the best loan to finance your dream home. We are fast, flexible, and committed to making it happen.

VISA® Credit Card Options

Choosing the right credit card is an important step for your finances. Not only do credit cards help make purchasing easier, but when used responsibly they can help you build your credit score, which is valuable for your financial future. CrossFirst offers VISA® credit cards to meet your unique needs. Each of these cards has different benefits ranging from low introductory rates to rewards. Please contact our personal banking team to identify the credit card that's right for you and learn how you can start your application.



Service Fee Description	Amount
Debit Card Replacement	\$10.00
Cashier's Check	\$7.00
Dormant Account (monthly)	\$7.00
Foreign Currency Exchange	Varies
Levy or Garnishment	\$40.00
Overdraft Applies to overdraft items created by checks or other transactions made using your checking account number, automatic bill payments, ACH, in person withdrawal, automatic withdrawals, or recurring debit card transactions	\$30.00
Research (hourly)	\$30.00
Stop Payment	\$25.00
Online Wire - Outgoing (if enabled)	\$10.00
Wire Transfers - Outgoing	\$30.00
Wire Transfers International - Outgoing	\$40.00
Personal Banking Checking - Paper Statement Fee*	\$5.00
Excessive Transaction Fee**	\$10.00

***To avoid this charge, you can enroll in eStatements by logging into online banking, accessing the settings tab, then Online Document preferences and follow the enrollment process.**

****This fee only applies to certain Savings and Money Market accounts. See the Truth in Savings Disclosure provided at account opening for information about whether this fee applies to your account.**