When it comes to checking account choices, you'll find that we provide a full array of products and services designed to fit your individual needs.

At Bank of Botetourt, we've been serving the personal banking needs of the local community since 1899. In that time, we've learned a thing or two about what is most important to people when it comes to managing their personal finances...

# It's having a CHOICE!

With today's busy schedule, you need banking options that meet your individual needs. That's why we offer a wide range of personal checking options that give you easy and convenient access to your money, whenever and wherever you need it.

This brochure provides an overview of all of our personal checking options. We're happy to have the opportunity to earn your business. We welcome you to the Bank of Botetourt family and we look forward to *taking care of you*.

#### **Bonsack Office**

3801 Challenger Ave. Roanoke, VA 24012 (540) 777-2265

#### **Buchanan Office**

19747 Main Street Buchanan, VA 24066 (540) 254-1721

#### **Cave Spring Office**

3232 Electric Road Roanoke, VA 24018 (540) 777-1035

#### Daleville Town Center Office

140 Town Center Street PO Box 175 Daleville, VA 24083 (540) 992-4777

#### **Eagle Rock Office**

58 Railroad Avenue Eagle Rock, VA 24085 (540) 884-2265

#### **Fairfield Office**

5905 N. Lee Highway Fairfield, VA 24435 (540) 377-5270

#### LakeWatch Office

51 Firstwatch Drive Moneta, VA 24121 (540) 719-1880

#### Lexington Office

65 East Midland Trail Lexington, VA 24450 (540) 463-7224

#### **Natural Bridge Office**

9 Lloyd Tolley Road Natural Bridge Station, VA 24579 (540) 291-1881

#### **Care Center**

19800 Main Street Buchanan, VA 24066 (540) 473-1173

#### **Peters Creek Office**

3130 Peters Creek Rd Roanoke, VA 24019 (540) 777-2010

#### Salem Office

231 South College Avenue Salem, VA 24153 (540) 444-2265

#### **Troutville Office**

5462 Lee Highway Troutville, VA 24175 (540) 966-3850

#### Vinton Office

410 S. Pollard Street Vinton, VA 24179 (540) 283-2828



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03/21/2022

# Personal Banking Options





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### **EVERYDAY BANKING**

A low cost checking account with basic benefits.

- Unlimited check writing and receive a trial order of checks FREE.
- FREE personal service. Our helpful tellers will handle all your transactions at any of our convenient offices at no charge!
- The paper statement fee is easily waived by completing one of the following each month:

   a) 10 Visa® Debit Card transactions, b) be enrolled in eStatements, or c) maintain an average monthly balance of \$500. The paper statement fee is also waived if you are age 62 or better.

# **ALLIANCE BANKING**

Alliance Banking is a relationship banking product with all the features of our best checking accounts plus many additional advantages.

- Interest checking with \$10,000 relationship in deposits and/or loans.
- Earn interest when you maintain an average balance of \$1.250.
- Unlimited check writing, FREE standard checks, and FREE cashier's checks.
- Unlimited ATM refunds per statement cycle.
- Free small safe deposit box or discount on larger box.

# **TIMELESS BANKING**

Our premium account for individuals age 55 or better offers interest, free checks, and much more!

- Earn interest when you maintain an average balance of \$750.
- Unlimited check writing, FREE standard checks, and FREE cashier's checks.
- Three ATM refunds per statement cycle.
- Free small safe deposit box or discount on larger box.

### STUDENT BANKING

Individuals up to the age of 24.

• Unlimited ATM refunds per statement cycle.

# PERSONAL BANKING OPTIONS

	Everyday Banking	Alliance Banking	Timeless Banking	Student Banking
Minimum Opening Balance	\$50	\$50	\$50	\$25
Monthly Pricing	\$0	\$15	\$7	\$0
How to Avoid Monthly Charge	No Charge	Maintain \$10,000 Relationship Balance	Maintain \$750 Average Balance	No Charge
ATM Access	MoneyPass® ATM Surcharge Free Network	MoneyPass® Network, + Unlimited ATM Refunds per Statement Cycle	Money Pass® Network, + 3 ATM Refunds per Statement Cycle	MoneyPass® Network, + Unlimited ATM Refunds per Statement Cycle
Average Balance Requirement for Interest	N/A	\$1,250	\$750	N/A
Checks	Unlimited check writing; First order of checks free	Unlimited check writing; Free standard checks or discount on specialty checks; Free cashier's checks	Unlimited check writing; Free standard checks or discount on specialty checks; Free cashier's checks	Unlimited check writing
Free Check Image Statement	Complete one of the following monthly to avoid a \$3 paper statement fee*	Yes	Yes	Complete one of the following monthly to avoid a \$3 paper statement fee*
Free Small Safe Deposit Box or discount on Larger box	N/A	Yes	Yes	N/A

\*Enroll in e-Statements or 10 Visa® Debit Card transactions or Maintain \$500 average monthly balance Free for those 62 or better (only for Everyday Checking)

# FREE WITH EVERY CHECKING ACCOUNT:

- » Online Banking with Optional Bill Pay
- » Mobile Banking with Mobile Deposit
- » Instant Issue Debit Card
- » CardValet®
- » 24 Hour Telephone Banking
- » e-Statements & Text/Email Alerts
- » Unlimited Teller Transactions
- » Notary Service
- » Overdraft Transfers
- » Apple Pay<sup>®</sup>, Google Pay<sup>™</sup>, and Samsung Pay<sup>®</sup>

# <ClickSWITCH>

# It's never been easier to switch

With Bank of Botetourt's new ClickSWITCH, we easily switch your account to Bank of Botetourt. We switch your automatic payments, direct deposits, and even close out your old account for you.

Contact your local branch office to make the SWITCH!



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