

ACME Bank Excel Banking

Get the flexibility you deserve with four distinct accounts designed to meet your financial needs at every stage of life.

Account Comparison Table

Account Type	Monthly Fee	Fee Waiver Conditions	Key Benefits
Excel SecureBalance	\$4.95 or \$0	Under 25, \$500 min balance, or Preferred Rewards	No overdraft fees, digital banking
Excel SecureBalance (Family)	\$4.95 or \$0	Child under 25, \$500 min balance, or Preferred Rewards	Parental controls, transaction visibility
Excel Flex Banking	\$12 or \$0	\$1,500 min balance, \$250+ direct deposit, or Preferred Rewards	Overdraft protection, multiple payment options
Excel Elite Banking	\$25 or \$0	\$20,000 min balance or Preferred Rewards	Earns interest, fee waivers on linked accounts
Excel Savings Account	\$8 or \$0	\$300 min balance or \$25 recurring transfer	Competitive rates, unlimited ATM withdrawals
ACME Investment Account	Varies	Contact advisor for details	Expert guidance, digital portfolio management

Debit Card Transaction Fees Comparison

Transaction Type	Domestic Fee	International Fee
ATM Withdrawal (ACME ATM)	\$0	\$3 per transaction
ATM Withdrawal (Non-ACME ATM)	\$2.50	\$5 per transaction
Debit Card Purchase	\$0	3% of transaction amount

Excel SecureBalance Banking for Family Banking

Parent-owned account

Features and benefits include:

- Help your child gain financial independence with a debit card and digital access starting at age 6
- Flexible parental controls you can adjust as your child grows
- Easily view your child's transactions and transfer money within your existing account dashboard

Monthly maintenance fee:

\$4.95 or \$0

\$0 for each statement cycle that: - Your child is under age 25¹ or - You maintain a minimum daily balance of \$500 or more in your account or - An account owner is a member of the Preferred Rewards program²

Excel SecureBalance Banking

Simple Banking

Features and benefits include:

- Digital banking for convenient money management — no paper check writing
- An ideal solution for students and young adults
- Helps prevent overdrafts³ with no overdraft fees

Monthly maintenance fee:

\$4.95 or \$0

\$0 for each statement cycle that: - You maintain a minimum daily balance of \$500 or more in your account or - An account owner is under age 25¹ or - An account owner is a member of the Preferred Rewards program²

Excel Flex Banking

Flexible banking**Features and benefits include:**

- Digital banking with multiple payment options
- Multiple ways to waive the monthly maintenance fee, including direct deposit
- Offers Balance Guard™ for overdraft protection⁴

Monthly maintenance fee:

\$12 or \$0

\$0 for each statement cycle that: - You maintain a minimum daily balance of \$1,500 or more in your account or - You have at least one qualifying direct deposit of \$250 or more made to your account or - An account owner is a member of the Preferred Rewards program²

Excel Elite Banking

Comprehensive banking**Features and benefits include:**

- Earns interest
- \$0 monthly maintenance fee on up to 7 eligible accounts when linked⁵ to your primary Elite Banking account
- No fees on select deposit services⁶

Monthly maintenance fee:

\$25 or \$0

\$0 for each statement cycle that: - You maintain a minimum daily balance of \$20,000 or more in your account or - An account owner is a member of the Preferred Rewards program²

Excel Savings Account

Secure Savings

Features and benefits include:

- Competitive interest rates to help your savings grow
- No monthly maintenance fee when you maintain a minimum balance of \$300 or set up a recurring automatic transfer of \$25 or more from an ACME Bank checking account
- Unlimited ATM withdrawals at ACME Bank ATMs

Monthly maintenance fee:
\$8 or \$0 (when balance or transfer requirements are met)

ACME Investment Account

Invest with Confidence

Features and benefits include:

- Access to a variety of investment products, including mutual funds, stocks, and ETFs
- Expert financial advice from ACME Bank investment professionals
- Manage your portfolio directly through ACME Bank’s digital platform

Account minimums and fees vary by investment product. Please speak to an ACME Bank advisor for details.

Typical Investment Returns

Time Period	Estimated Return (3% Annual Growth)	Estimated Return (5% Annual Growth)	Estimated Return (7% Annual Growth)
5 Years	\$1,159	\$1,276	\$1,403
10 Years	\$1,344	\$1,629	\$1,967
20 Years	\$1,806	\$2,653	\$3,870

(Initial investment assumed to be \$1,000 for illustrative purposes)

ACME Bank Excel Banking Benefits

Regardless of which ACME Bank Excel Banking account you choose, you'll enjoy these great benefits:

- Debit card with lock and unlock¹
- Alerts to help you stay on top of your accounts²
- \$0 Liability Guarantee³

Preferred Rewards Program

The ACME Bank Preferred Rewards Program offers multiple tiers of benefits for loyal customers:

Tiers and Requirements:			Tier	Balance Requirement	Benefits
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			Gold	\$20,000	
Bonus interest, fee waivers, enhanced customer service		Platinum			
\$50,000		Greater rewards, priority service, investment discounts			
Platinum Honors		\$100,000		Maximum discounts, increased cashback, premium support	

Benefits Overview

- Bonus interest on savings accounts
- Discounts on mortgage origination fees
- Enhanced rewards points on credit cards
- ATM fee waivers globally

Program Comparison

Compared to other leading rewards programs, ACME Bank's Preferred Rewards Program offers one of the lowest balance requirements for premium benefits and includes comprehensive fee waivers for frequent transactions.

Switching to ACME Bank

Have an account at another bank? Learn how to switch your account to ACME Bank at acmebank.com/easytoswitch.