

ACME BANK PRODUCT CATALOG

Last Updated: July 2023

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1. ACME SAVINGS

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Description:

A flexible savings account with competitive interest rates to help customers grow their money while maintaining access to funds.

Key Features:

- Annual Percentage Yield (APY): 3.25% (for balances \$25,000+)
- Minimum opening deposit: \$100
- No monthly maintenance fees for minimum \$500 daily balance
- 6 free withdrawals per month
- FDIC insured up to \$250,000
- Mobile check deposit
- Automatic savings plans available

Eligibility:

- U.S. residents aged 18+
- Valid Social Security Number
- Must maintain \$100 minimum balance

Fees:

- \$5 monthly fee if balance falls below \$500
- \$3 per withdrawal after 6 free monthly withdrawals
- \$25 outgoing wire transfer fee

Benefits:

- Earn interest on every dollar
- 24/7 online and mobile access
- Linked to ACME checking for overdraft protection
- Savings goal tracking tools

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2. ACME CARD (CREDIT CARD)

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Description:

A rewards credit card with cash back on everyday purchases and premium benefits for qualifying customers.

Key Features:

- Variable APR: 15.99%-24.99% based on creditworthiness

- No annual fee for basic card
- \$95 annual fee for premium version
- Credit limits from \$1,000-\$50,000
- Contactless payment technology

Eligibility:

- Credit score 670+ (FICO)
- Minimum income: \$25,000/year
- U.S. resident with valid SSN/TIN
- No recent bankruptcies

Fees:

- 3% foreign transaction fee
- \$35 late payment fee
- \$25 returned payment fee
- \$15 expedited card replacement

Benefits:

- 1.5% cash back on all purchases
- 3% cash back on travel and dining
- \$0 fraud liability
- Free credit score monitoring
- Travel accident insurance
- Extended warranty protection

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3. ACME LOAN

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Description:

Personal loan product offering fixed-rate financing for various needs including debt consolidation, home improvement, and major purchases.

Key Features:

- Loan amounts: \$5,000-\$100,000
- Terms: 24-84 months
- Fixed APR: 6.99%-19.99%
- No prepayment penalties
- Fast funding (as soon as next business day)

Eligibility:

- Credit score 660+
- Debt-to-income ratio <45%
- Minimum income: \$35,000/year
- 2+ years of credit history

Fees:

- 1-5% origination fee (based on credit)
- \$25 late payment fee
- \$15 check processing fee

Benefits:

- Rate discounts for autopay (0.25%)
- Joint applications allowed
- Flexible payment dates
- Credit health monitoring tools

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4. ACME INVEST

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Description:

Comprehensive investment platform offering managed portfolios, retirement accounts, and financial planning services.

Key Features:

- Account minimum: \$5,000
- Management fee: 0.50% AUM
- Access to human financial advisors
- Automated portfolio rebalancing
- Tax-loss harvesting available

Eligibility:

- U.S. residents aged 18+
- Must meet minimum balance requirements
- Accredited investor status required for some products

Fees:

- 0.50% annual management fee
- \$50 account closing fee
- \$25 outgoing ACAT transfer fee
- \$75/hour for premium financial planning

Benefits:

- Diversified ETF portfolios
- Retirement income planning
- College savings plans (529s)
- ESG investment options
- Quarterly performance reviews
- Dedicated account manager (for \$100k+)

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ADDITIONAL NOTES

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- All products subject to approval
- Terms and conditions may vary by state
- Rates and fees subject to change
- Package discounts available for multiple products
- Premium banking bundle reduces fees across products

Contact your ACME representative for personalized quotes and current promotions.