

## BankXYZ Product Offerings

*Updated: August 2024*

### Debit Cards:

- **Standard Debit Card:**
  - No annual fee.
  - Access to 24/7 online banking.
  - Use at any ATM within our network for free.
  - **Monthly Fee:** \$0
- **Premium Debit Card:**
  - No annual fee.
  - Additional travel insurance.
  - Priority customer support.
  - **Monthly Fee:** \$5

### Savings Accounts:

- **Basic Savings Account:**
  - Interest Rate: 0.5% APY.
  - No minimum balance requirement.
  - Free online transfers between BankXYZ accounts.
  - **Monthly Maintenance Fee:** \$4 (Waived with \$500 average balance)
- **High-Yield Savings Account:**
  - Interest Rate: 1.5% APY.
  - Minimum balance of \$10,000.
  - No monthly fee.

### Credit Cards:

- **Standard Credit Card:**
  - No annual fee.
  - 1% cashback on all purchases.
  - **APR:** 18.99% (Variable)
- **Rewards Credit Card:**
  - Annual Fee: \$95.
  - 3% cashback on dining, 2% on groceries, 1% on all other purchases.
  - **APR:** 16.99% (Variable)