

# CLOUDBANK PRODUCT OFFERINGS

Thank you for your interest in managing your financial future with CloudBank, where the sky is the limit! We have the financial products that you need to save, invest and manage all your financial needs.

## CHECKING PRODUCTS

### CLOUDBANK BASIC CHECKING

Our Basic Checking account gives you everything you need and nothing that you don't. You get 24x7 online access to manage your account, access to our nationwide ATM network, four check books per year free of charge (additional check books are available for \$15 each) and a low annual fee of \$95. Overdraft fees are \$15, plus 1% of the overdraft amount if the amount is over \$500. Customized check books in a variety of designs are available for \$20 to \$30 per book.

### CLOUDBANK PREMIER CHECKING

Our Premier Checking account gives you even more convenience with no account fees if you maintain a minimum balance of \$5,000 or have your salary direct deposited into your account. Automatic overdraft protection is available free of charge if you link to a CloudBank Savings account. Check books are free of charge, up to ten per year, and you can order custom designs for only \$10 per book.

### CLOUDBANK CHECKING ELITE GOLD

Our Elite Gold Checking account is for our most important customer – you! Free check books included, including customized designs and exclusive Elite Gold designs. Overdraft and fraud insurance included free of charge. Must be linked to a CloudBank Savings account, must maintain combined minimum balance of \$20,000.

## SAVINGS PRODUCTS

### CLOUDBANK BASIC SAVINGS

Our Basic Savings account makes it easy to save for an important purchase like a holiday, a car, or a home deposit. Set your savings goals and watch your money grow. Interest is paid at inflation plus 2.5%, with bonus interest options to encourage you to save. For example, every month with regular deposits and no withdrawals you can earn an extra 1% interest.

### CLOUDBANK CERTIFICATE OF DEPOSIT

We offer competitive rates for long term deposits of \$5,000, \$10,000 or more, over periods of six, twelve or twenty-four months. Come into a branch to talk to us about the best options for your savings goals.

## CREDIT PRODUCTS

### CLOUDBANK VISA

Our CloudBank VISA card unlocks a world of convenience. Accepted practically everywhere. \$49 annual fee and competitive interest rates, currently 19.98% for purchases and cash advances. With the added protection of a PIN number and CloudBank Pay Wave TM nothing could be simpler or more secure.

### CLOUDBANK ELITE GOLD VISA

The CloudBank Elite Gold VISA cards is our premier credit card with purchase insurance, fraud prevention and insurance, competitive rates, and access to pre-release sales for major sporting and entertainment events. Earn points for every dollar you spend and enjoy our 3% cash back on every purchase. The \$199 yearly fee is waived if you have a combined balance of \$20,000 or more in your CloudBank checking and/or saving accounts. No interest, ever if your account is paid up to date every month, and very competitive rates for purchases and cash advances, currently 17.5%. Custom card design available free of charge, and CloudBank Pay Wave TM and PIN protection standard.

## INVESTMENT PRODUCTS

### CLOUDBANK TRADING ACCOUNT

The CloudBank Trading Account is your ticket to the world of investment with access to US and international markets, ETFs, Managed Funds, Options Trading and more. Your first five trades every month are free of charge, \$10 per trade after that, or 1% for trades over \$10,000. Free access to our award winning CloudTrade TM trading software with live prices, market depth, comprehensive charting and technical tools, detailed fundamentals and analysis, trailing sell options, watches, alerts, and after hours trading on key US exchanges. We provide all the tools you need to be successful. Some investment products may require education and/or certification before you may trade them, especially leveraged products or extremely volatile stocks. Must maintain a minimum balance of \$10,000. Must have cleared funds available to trade. Must maintain certain relative balances when using leveraged products.