

With National Bank of Commerce, you can bank the way you want to bank.

Our personal checking accounts continue this promise by giving you more options for fewer service charges. Now, checking is in your control. Plus, with the support of our local personal bankers, you can rest assured that we're personally invested in your financial success. Stop in and we'll help you find the right account.

We make more possible.

Call or visit a personal banker today to get started.

Duluth | 218.730.0277

Hermantown | 218.727.7555

Poplar | 715.364.2497

Solon Springs | 715.378.2324

Superior-Main | 715.394.5531

Superior-Midtown | 715.395.5555

Checking That's All About Choice.

Introducing the **Choice+**, **Choice** and **Simple Choice** checking accounts.

National Bank 
of Commerce
Personal Banking

Member FDIC

nbcbanking.com

National Bank 
of Commerce
Personal Banking

Your Checking, Your Choice.

Compare our accounts side by side.

Choice+



Included with Account

- Debit or ATM card
- MoneyPass® ATM Network
- Online Banking
- Mobile Deposit Capture
- 24-Hour SmartLine Telephone Banking
- Finance 360° (Aggregator)
- NBC iPay (Bill Pay)
- One order of 150 personalized checks per year
- \$10 Safe Deposit Box discount

Choice of Statement Delivery:

- eStatements or
- Paper statements†

Monthly Service Charge	\$12
Minimum to Open Account	\$100
Minimum Daily Balance	None
Interest Bearing	Yes

How to reduce or eliminate a \$12 service charge:

- Maintain \$3,000 average balance in checking account or
- Maintain \$3,000 in checking account on statement cutoff day or
- Maintain \$20,000 in combined balances in deposit or loan accounts
- \$3 service charge reduction for electronic deposits*

Choice



Included with Account

- Debit or ATM card
- MoneyPass® ATM Network
- Online Banking
- Mobile Deposit Capture
- 24-Hour SmartLine Telephone Banking
- Finance 360° (Aggregator)
- NBC iPay (Bill Pay)

Choice of Statement Delivery:

- eStatements or
- Paper statements

Monthly Service Charge	\$6
Minimum to Open Account	\$100
Minimum Daily Balance	None
Interest Bearing	N/A

How to reduce or eliminate a \$6 service charge:

- Maintain \$1,500 average balance in checking account or
- Maintain \$1,500 in checking account on statement cutoff day or
- Maintain \$10,000 in combined balances in deposit or loan accounts
- \$3 service charge reduction for electronic deposits*

Simple Choice



Included with Account

- Debit or ATM card
- MoneyPass® ATM Network
- Online Banking
- Mobile Deposit Capture
- 24-Hour SmartLine Telephone Banking
- Finance 360° (Aggregator)

Choice of Statement Delivery:

- eStatements (no charge) or
- Paper statements (\$3/month)

Optional

- NBC iPay (Bill Pay) \$5/month - if enrolled

Monthly Service Charge	None
Minimum to Open Account	\$100
Minimum Daily Balance	None
Interest Bearing	N/A

For more information on account fees and terms and conditions, see a personal banker.

* Max credit is \$3.00/month regardless of deposit volume over one.

† Check images upon request

Member FDIC Effective 02.8.2018