



Anchor Solutions Checking

Rate Information

- Please see the Camden National Bank Deposit Rate Sheet for the interest rate and annual percentage yield on this account.
- The annual percentage yield assumes that the interest will remain on deposit.
- Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account daily.

No Monthly Service Charge With

- Direct Deposit; *and* one of the following:
- Minimum average balance in this account of \$2,500.00+; or
- Total consumer loan/deposit relationship of \$150,000.00+.

Balance Computation Method

- We use the daily balance method to calculate the interest on your account. This method applies a periodic rate to the collected balance in the account each day.

Compounding and Crediting

- Interest for your account will be compounded daily and credited to your account each statement cycle period.

Accrual of Interest on Deposits Other Than Cash

- Interest begins to accrue no later than on the business day that we receive credit for non-cash items such as checks.

Additional Benefits and Services Offered

- Free Platinum Visa® Debit Card
- Free Worldwide ATM – anytime, anywhere
- Free NetTeller Online Banking
- Free Bill Payment (*for active users – no use over six consecutive months will result in de-activating the service*)
- Consumer loan rate discount of 0.25% with an AFT. Residential loan rate discount of 0.25% with an AFT or \$500 off closing costs*.
- Preferred rate on Camden National Bank Certificates of Deposit
- Free Camden National Bank standard checks or \$10.00 off premium check orders
- Free Your Life SolutionsSM membership

Minimum Balance and Fees

- You must deposit \$25.00 to open this account.
- There is a monthly service charge of \$15.00 for this account.

Transaction Limitations

- If you tell us you no longer want The Anchor Solution Checking and you have a CD with a preferred interest rate, the rate will continue until the maturity date, but at renewal, the Bank's regular interest rate will apply.
- Any loan discount you obtained during the time you were eligible will continue until the balance of your loan is paid off.
- The rules and regulations that cover consumer loan products are not contained in this disclosure. Please refer to your original applicable disclosures and agreements for additional information related to these loan products, or see a branch representative for further information.

This account is for individuals only. The Bank reserves the right to require not less than seven (7) days written notice prior to any withdrawal from an interest bearing account other than a time account.

*Offer cannot be combined with any other CNB mortgage or consumer loan offer. Loan products listed are available to qualified applicants who meet the Bank's current loan underwriting guidelines. Offer not applicable to ALT97, MSHA, FHA, VA, and RHS mortgages. One consumer and residential loan rate or closing cost discount option is allowed during the lifetime of the deposit account.

