# Personal Accounts

Accounts and services for your personal finances.



Member EDIC LENDER



### **Personal Accounts**

#### **Totally Free Checking Account**

- \$50 minimum opening balance
- Totally FREE! (no monthly service charge)
- Unlimited checkwriting
- Non-interest-bearing account
- \$12 debit card issuance fee

#### **Advantage Checking Account**

- \$100 minimum opening balance
- Monthly service charge
  - Free if minimum daily balance is \$750 or greater
  - \$7.50 per month if minimum daily balance falls below \$750
- Unlimited checkwriting
- Interest earned on collected balances of \$1 or more 1,2
- Free first order of bank-issued checks
- Free debit card

#### Senior Platinum Checking Account (Age 62+)

- \$100 minimum opening balance
- No monthly service charge
- Unlimited checkwriting
- Interest earned on collected balances of \$1 or more 1,2
- Free first order of Senior Platinum checks
- Free debit card

#### **Superior Checking Account**

- \$100 minimum opening balance
- Monthly service charge
  - Free if combined minimum daily balance in all deposit accounts is at least \$4,000 or \$10,000 in CDs
  - \$12.50 per month if balances fall below the above-listed minimum daily balance requirements
- Unlimited checkwriting
- Interest earned on collected balances of \$1 or more 1,2
- Free personalized Superior Checking Account checks
- Free debit card
- Free cashier's checks
- •2 free stop payments per month
- 10% discount on annual safe deposit box fee
- Overdraft protection; no annual fee & discounted rate 3

#### **Personal Savings Account**

- •\$100 minimum opening balance
- No monthly service charge
- 3 free withdrawals a month
  - \$3 each for the next three
  - \$15 each after six, per month
- Interest earned on collected balances of \$1 or more 1,2

#### **Dreambuilder Savings Account**

- •\$1 minimum opening balance
- No monthly service charge
- One withdrawal per month
- Must have a Red River Bank checking account
- Monthly automatic funds transfer of at least \$10 is required
- Interest earned on collected balances of \$1 or more 1,2
- Annual precentage yield is lower on balances of \$10,000 or more

#### **Money Max Account**

- \$25,000 minimum opening balance
- No monthly service charge
- 3 free withdrawals per month
- -\$25 for each additional withdrawal

  Interest earned on collected balances if minimum
- **Money Market Investment Account** 
  - \$2,500 minimum opening balance

daily balance is \$25,000 or more 1,2

- Monthly service charge
  - -Free if minimum daily balance is \$2,500 or more
  - \$9.50 per month if minimum daily balance is less than \$2,500
- 6 free withdrawals per month
  - -\$15 for each additional withdrawal
- Interest earned on collected balances if minimum daily balance is \$2,500 or more <sup>1,2</sup>

#### **Kids Savings Account**

- \$25 minimum opening balance
- No monthly service charge
- 3 free withdrawals a month
  - \$3 each for the next three
  - \$15 each after six, per month
- Interest earned on collected balances of \$1 or more 1,2

## Red River Bank has convenient locations throughout the state.

**Acadiana Region** 

(337) 294-1250

Lafayette

Capital Region

(225) 923-0232

Baton Rouge | Central | Dutchtown

**Central Region** 

(318) 561-4000

Alexandria | Ball | Forest Hill Lecompte | Marksville | Pineville

New Orleans Region

(504) 354-5520

New Orleans

**Northwest Region** 

(318) 675-2900

Bossier City | Shreveport | Stonewall

Northshore Region

(985) 888-1493

Covington

Southwest Region

(337) 656-6500 Lake Charles

(337) 626-4188

Sulphur

Personal Touch 24 (24-Hr. Telephone Banking):

Alexandria (318) 561-BANK (2265)

**Baton Rouge** (225) 925-BANK (2265)

**Covington** (985) 400-2121

*Lafayette* (337) 761-4900

**Lake Charles** (337) 491-2425 **New Orleans** (504) 324-1949

**Shreveport** (318) 675-2999

**Sulphur** (337) 491-2425

#### Additional Accounts & Services

- eStatements
- · Mobile banking
- Online banking
- Digital receipts
- Zelle\*Debit card controls
- Certificates of deposit
- Health savings accounts
- IRAs
- · Safe deposit boxes
- Lines of credit 3
- Credit cards 3
- Mortgage lending<sup>3</sup>

For more information or a complete list of fees, visit one of our banking centers.

- 1 Annual percentage yield and interest rate can be obtained at one of our banking centers. The annual percentage yield and interest rate may change. Interest is calculated using the daily balance method (applying a daily periodic rate to the principal daily).
- 2 Interest compounds monthly and will be credited to the account monthly.
- 3 Subject to credit approval.









redriverbank.net

Printed: December 2022