

ESSENTIAL INFORMATION

MBank Individual Savings

Use this information to help you find the best savings account for your needs. Still have questions? Stop by any of our branches, or feel free to give us a call at 503.661.8688.



Individual Saving Accounts

Basic Savings

Best for those still growing into their wealth.

MINIMUM TO OPEN	\$100
BENEFITS	Earn interest on all balances
FEATURES	Free online access and telebanking services
CONDITIONS	Nine free withdrawals per quarter
MONTHLY FEE	\$2 monthly charge waived with a \$200 monthly minimum balance (assessed quarterly)

Money Market Account

An account for those carrying higher balances.

MINIMUM TO OPEN	\$1,000
BENEFITS	Earn competitive interest on balances; access funds quickly with limited check writing
FEATURES	Free online access and telebanking services
CONDITIONS	Interest earned on balances over \$1,000; ability to write up to three checks monthly
MONTHLY FEE	\$10 monthly charge waived with a \$1,500 monthly minimum or \$2,500 average balance

Premium Money Market Account

An account for those well on the way to building personal wealth.

MINIMUM TO OPEN	\$25,000
BENEFITS	Earn premium interest on balances; access funds quickly with limited check writing
FEATURES	Free online access and telebanking services
CONDITIONS	Interest earned on balances over \$25,000; ability to write up to three checks monthly
MONTHLY FEE	\$10 monthly charge waived with a \$1,500 monthly minimum or \$2,500 average balance

Time Certificates

Higher yield accounts with the security of fixed returns.

MINIMUM TO OPEN	\$500
BENEFITS	Lock in guaranteed rates; use a bump-rate option on terms of one year or more; expand federal deposit insurance to \$50 million or more with CD registry service
FEATURES	Free online access and telebanking services
CONDITIONS	Medical emergency withdrawal available without penalty ¹
MONTHLY FEE	N/A (penalty fees may apply for early withdrawal)

1. Account must be open for a minimum of seven days in order to avoid penalty.