

PERSONAL BANKING

CHECKING		
1907 Personal Checking	Barwick 55 Checking	Barwick Founders
<p>No Monthly Service Charge</p> <p>Free Online Banking with Billpay</p> <p>Free Mobile Banking & Mobile Deposit</p> <p>Free eStatements</p> <p>Debit Cards</p> <p>\$25 Minimum to Open</p> <p>Up to \$10 Non-network ATM Fee Rebate (per statement cycle)</p>	<p>For Persons Age 55 or Older</p> <p>No Monthly Service Charge</p> <p>\$25 Minimum to Open</p> <p>Free Online Banking with Billpay, Mobile Banking & Mobile Deposit</p> <p>Free Standard Checks & Official Checks</p> <p>Bonus CD Rates Available</p> <p>Free eStatements</p> <p>Debit Cards</p> <p>Up to \$10 Non-network ATM Fee Rebate (per statement cycle)</p>	<p>No Monthly Service Charge</p> <p>\$25 Minimum to Open</p> <p>Free Online Banking with Billpay</p> <p>Free Mobile Banking & Mobile Deposit</p> <p>Free eStatements</p> <p>Debit Cards</p> <p>Up to \$10 Non-network ATM Fee Rebate (per statement cycle)</p> <p>*Age 16 Years or Older (under 18 requires an additional cosigner)</p> <p>\$25 Minimum to Open</p>
Sawgrass NOW	Health Savings Account (HSA)	
<p>Variable Rate, Interest Compounded Monthly (contact a branch for rate information) **</p> <p>\$1,500 minimum average daily balance to avoid \$7 Monthly Service Charge</p> <p>\$25 Minimum to Open</p> <p>Free Online Banking with Billpay, eStatements, Mobile Banking, & Mobile Deposit</p> <p>Free Standard Checks and 25% Discount on Safe Box Rental</p> <p>Debit Cards</p> <p>Up to \$10 Non-network ATM Fee Rebate (per statement cycle)</p>	<p>Interest Bearing Checking Account for use with a High-Deductible Health Plan (contact a branch for rate information)</p> <p>\$25 Minimum to Open</p> <p>No Monthly Service Charge</p> <p>Funds are accessed by Debit Card only for Qualified Medical Expenses (no checks issued)</p> <p>Subject to IRS Annual Contribution Limits – consult your tax professional</p> <p>Free Online Banking & Mobile Banking</p> <p>Free eStatements</p> <p>Variable Rate, Interest Compounded Monthly **</p>	

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SAVINGS

Minor Savings	Sawgrass Personal Savings	Barwick Holiday Club
<p>Interest Bearing Account (contact a branch for rate information)</p> <p>\$25 Minimum to Open</p> <p>No Monthly Service Charge</p> <p>For Children Under 18 Years Old (account converts to Sawgrass Savings upon reaching the age of 18)</p> <p>Free Online Banking & Mobile Banking</p> <p>Variable Rate**</p> <p>Interest Compounded Monthly</p>	<p>Interest Bearing Account (contact a branch for rate information)</p> <p>Variable Rate**</p> <p>\$25 Minimum to Open</p> <p>\$300 minimum daily balance to avoid \$3 Monthly Service Charge</p> <p>Free Online Banking & Mobile Banking</p> <p>Interest Compounded Monthly</p>	<p>Interest Bearing Account (contact a branch for rate information)</p> <p>Variable Rate, Compounded Monthly**</p> <p>\$25 Minimum to Open</p> <p>No Monthly Service Charge</p> <p>Pays Out Annually on 10/31 by Internal Transfer to a BBC Account*</p> <p>Free Online Banking</p> <p>\$2 per Non-Cyclical Withdrawal</p> <p>*Barwick Checking, Savings, or Money Market Account Required</p>

Personal CDs, Traditional & Roth IRAs

Fixed Rate Investments with Terms from 182 Days to 5 Years

Minimum \$1,000 to Open (promotional terms may require higher)

Interest is Compounded Monthly

Contact us for rates, terms, and additional information!

MONEY MARKET ACCOUNTS

Variable Rate, Interest Compounded Monthly (Rate May Change Daily) **

\$2,500 Minimum Average Daily Balance to Avoid \$10 Monthly Service Charge

△ \$10,000 Minimum Average Daily Balance to Avoid \$15 Monthly Service Charge applies to Premier Money Market

Barwick Banking Company offers several different options of money market accounts to suit your needs. Balance tiers to earn APY vary by product. Please contact us for rates, tiers, and other applicable terms.

****Please note, for variable rate accounts: fees may reduce earnings; rate may change daily**

PERSONAL BANKING

CONSUMER LOANS

Barwick Banking Company offers many types of consumer loans including auto loans, home equity lines of credit, mortgages, and other personal loans. Please contact a branch for more information and to apply!

Get in Touch!

Georgia Branches	
<u>Barwick, GA</u> (229) 735-3110	<u>Boston, GA</u> (229) 735-6808
Georgia Branch Hours	Mon – Thurs 9am – 4pm Friday 9am – 5pm Sat & Sun Closed
Florida Branches	
<u>Saint Augustine, FL</u> (904) 484-7678	<u>Daytona Beach, FL</u> (386) 310-8605
<u>Gainesville, FL</u> (352) 331-9311	Palatka, FL coming soon!
Florida Lobby Hours Mon – Fri 9am – 4pm Closed Sat & Sun	Drive-Thru Mon – Fri 8am – 5pm Closed Sat & Sun

Customer Service Toll-Free Number

(888) 471-2006

Customerservice@barwicbank.com

Routing/ABA Number: 061211427