

TBAS Consumer Checking Accounts*

Fiafia Checking - \$10.00 monthly checking account credit applied when all stipulations are met (45 days to establish Direct Deposit)

Stipulations and required services to earn monthly credit:

- Direct Deposit**
- \$100.00 minimum daily balance
- No in-bank withdrawals**
- TBAS Mastercard Debit Card (free)
- Electronic Banking Services (free)
- eStatement (free)
- Checks are not allowed for this account type

Territorial Checking - \$5.00 monthly Service Fee waived with Direct Deposit (45 days to establish Direct Deposit), or Mobile Remote Deposit (at least 1 per month), or by maintaining a \$100.00 minimum daily balance

Priority Checking (Senior 55+) - \$3.00 monthly Service Fee waived with minimum daily balance of \$100.00

TBAS Consumer Savings Accounts*

Fanau Savings - \$2.00 monthly Service Fee waived with \$100.00 minimum daily balance

Atamai Savings - \$4.00 monthly Service Fee waived with \$200.00 minimum daily balance

Money Market - \$5.00 monthly Service Fee waived with \$1,000.00 minimum daily balance

Certificate of Deposit – Please see Certificate of Deposit Rate Sheet for terms and conditions

TBAS Business Account Types

Commercial Checking*** (refer to Account Analysis Fee structure)

Small Business Checking - \$25.00 Monthly Service Fee waived with a minimum daily balance of \$500.00 and;

- Account has no more than 20 deposit transactions in a month
- Account has no more than 20 inclearing checks in a month (electronic items are unlimited)

Non-Profit Checking - \$6.00 monthly Service Fee waived with a daily minimum balance of \$500.00

Business Money Market (Savings or Checking) - \$10.00 monthly Service Fee waived with daily minimum balance of \$5,000.00

*\$50.00 minimum deposit required to open account. Initial deposit will be placed on hold for a period of 180 days from the time the initial deposit is made.

**If Direct Deposit is not received, or in-bank withdrawal is conducted in any month, a \$10.00 Service Fee will be assessed to the account.

***Business Account checking types are subject to Account Analysis Fee Structure.

Free Electronic Account Services

TBAS Debit Mastercard

Online Banking w/ TBAS Mobile Banking App

ACH Transfer/Payment Services

Business and Organization Account Document Checklist

Corporation

- ❖ Articles of Incorporation (recorded copy)
- ❖ Certificate of Incorporation
- ❖ Current Business License
- ❖ By Laws (if applicable)
- ❖ EIN Verification Letter (or recorded tax document)
- ❖ Corporate Resolution authorizing the opening of the account and associated services

Limited Liability Company

- ❖ Articles of Organization
- ❖ Certificate of Organization
- ❖ Current Business License
- ❖ EIN Verification Letter (or recorded tax document)
- ❖ Corporate Resolution authorizing the opening of the account and associated services

Partnership

- ❖ Partnership Agreement
- ❖ Current Business License
- ❖ EIN Verification (or recorded tax document)
- ❖ Meeting Minutes authorizing the opening of the account and associated services

Sole Proprietorship

- ❖ Current Business License
- ❖ EIN Verification (if other than owner's SSN)

Club/Unincorporated Organization

- ❖ EIN Verification (or recorded tax document)
- ❖ Meeting Minutes authorizing the opening of the account and associated services

Required Identification of Individuals

Primary

- ❖ Government issued Passport or National ID Card
- ❖ Driver's License or State ID Card
- ❖ Military ID
- ❖ ASG issued Immigration ID, Voters ID
- ❖ Other Government issued identification

Secondary

- ❖ Social Security Card
- ❖ Birth Certificate
- ❖ Government Benefits Notice
- ❖ Marriage Certificate
- ❖ Foreign Citizenship Certificate