

# Better Together Banking

## Find the Perfect Account for You

Whether you want your balance to earn interest or you just want a simple checking account, we'll help you find your best fit below.



The Community's Bank Since 1889

Pittsfield • Dalton • Gt. Barrington

[pittsfieldcoop.com](http://pittsfieldcoop.com)

Member FDIC & DIF Equal Housing Lender

	Better Together SIMPLE CHECKING	Better Together INTEREST CHECKING	Better Together RELATIONSHIP CHECKING
<b>Checks</b>	Unlimited	Unlimited	Unlimited
<b>Minimum to Open</b>	\$25	None	None
<b>Pays Interest</b>	No	Yes, see rate sheet	Yes, our best checking rates, see rate sheet
<b>Anywhere Together</b>	<ul style="list-style-type: none"> <li>• Online Banking</li> <li>• Mobile Banking for iOS And Android</li> <li>• Telephone Banking</li> <li>• Text Banking</li> <li>• Mobile Check Deposit</li> <li>• Debit Card</li> <li>• Instant Issue Debit Card</li> <li>• ATM Surcharge Reimbursement*</li> <li>• Thousands of Free SUM ATMs</li> <li>• Bill Pay</li> <li>• E-statements</li> </ul>	<ul style="list-style-type: none"> <li>• Online Banking</li> <li>• Mobile Banking for iOS And Android</li> <li>• Telephone Banking</li> <li>• Text Banking</li> <li>• Mobile Check Deposit</li> <li>• Debit Card</li> <li>• Instant Issue Debit Card</li> <li>• ATM Surcharge Reimbursement*</li> <li>• Thousands of Free SUM ATMs</li> <li>• Bill Pay</li> <li>• E-statements</li> </ul>	<ul style="list-style-type: none"> <li>• Online Banking</li> <li>• Mobile Banking for iOS And Android</li> <li>• Telephone Banking</li> <li>• Text Banking</li> <li>• Mobile Check Deposit</li> <li>• Debit Card</li> <li>• Instant Issue Debit Card</li> <li>• ATM Surcharge Reimbursement*</li> <li>• Thousands of Free SUM ATMs</li> <li>• Bill Pay</li> <li>• E-statements</li> </ul>
<b>Safe and Secure Together</b>	<ul style="list-style-type: none"> <li>• FDIC Insurance</li> <li>• DIF Insurance (full balance insurance, above what FDIC pays)</li> <li>• Free Credit Score Monitoring</li> <li>• Card Valet</li> <li>• Overdraft Protection**</li> <li>• Fraud Monitoring</li> </ul>	<ul style="list-style-type: none"> <li>• FDIC Insurance</li> <li>• DIF Insurance (full balance insurance, above what FDIC pays)</li> <li>• Free Credit Score Monitoring</li> <li>• Card Valet</li> <li>• Overdraft Protection**</li> <li>• Fraud Monitoring</li> </ul>	<ul style="list-style-type: none"> <li>• FDIC Insurance</li> <li>• DIF Insurance (full balance insurance, above what FDIC pays)</li> <li>• Free Credit Score Monitoring</li> <li>• Card Valet</li> <li>• Overdraft Protection**</li> <li>• Fraud Monitoring</li> </ul>
<b>Monthly Fee</b>	\$8 \$2.95 Paper Statement Fee	\$15 \$2.95 Paper Statement Fee	\$25
<b>Ways To Avoid Monthly Fees</b>	1 electronic deposit –OR– 1 automated withdrawal –OR– 10 debit card transactions	\$2,500 in all accounts combined –OR– 15 debit card transactions and electronic deposits of \$500 or more	\$25,000 in checking –OR– \$50,000 in all accounts combined

**\*Use Any ATM Surcharge Reimbursement**

Use any ATM across the Berkshires and beyond. We will cover up to \$15 in ATM surcharges from other banks during each statement cycle. Use the ATM that is most convenient for you. (ATM Surcharge Reimbursement is only during the statement cycles in which you "Avoid Monthly Fees" above.)

**\*\*Overdraft Protection**

Safeguard yourself from returned checks, preserve your credit rating, and protect yourself against overdraft charges by selecting an optional Overdraft Protection service. There is no charge for any Overdraft Protection option unless you use it.

**ALL DEPOSITS INSURED IN FULL WITH FDIC AND DEPOSITORS INSURANCE FUND**