

# Personal Checking & Savings Accounts



## Santander Checking Accounts

### Santander® Select Checking

*A relationship account with access to a higher level of features, benefits, and discounts.*

- \$25 Monthly Fee, waived with a minimum combined balance of \$25,000<sup>1</sup>
- Interest bearing account
- Complimentary banking services, including Santander Select checks, incoming wire transfers, stop payments, and more
- Competitive rates when you open a Santander® Select Money Market Savings account
- Complimentary financial planning
- Priority service and support when you call the Santander Select Services Line at 855-678-2265

#### **Santander® Select World Debit Mastercard®**

##### **Benefits:**

- No foreign transaction fees on purchases and ATM withdrawals
- Travel protection and complimentary standard membership to Priority Pass<sup>2</sup>

##### **ATM Fees:**

- Up to \$30 rebate per service fee period for non-Santander ATM fees
- No fee for domestic non-Santander ATM withdrawals

### Simply Right® Checking

*An account that's simple to use, with an easy-to-waive Monthly Fee.*

- \$10 Monthly Fee, waived with one transaction per calendar month<sup>3</sup>
- No minimum balance requirement
- No fee Paperless Statements with Online or Mobile Banking; Paper Statements are \$3 per statement
- No Monthly Fee on a companion Santander® Savings or Santander® Money Market Savings account<sup>4</sup>

#### **Santander Debit Card Benefits:**

- Zero Liability, Extended Warranty, Purchase Assurance, and Satisfaction Guarantee

### Student Value Checking

*An on-the-go option for students ages 14 – 25.<sup>5</sup>*

- No Monthly Fee
- No minimum balance requirement
- No fee Paperless Statements with Online or Mobile Banking; Paper Statements are \$3 per statement
- No fees for domestic and international incoming wire transfers

#### **Santander Debit Card Benefits:**

- Zero Liability, Extended Warranty, Purchase Assurance, and Satisfaction Guarantee

##### **ATM Fees:**

- Reduced cash withdrawal fee of \$2 for domestic non-Santander ATM withdrawals

### Santander® Basic Checking

*An everyday checking account with a low, predictable Monthly Fee.*

- \$3 Monthly Fee, which cannot be waived
- No minimum balance requirement
- No fee Paperless Statements with Online or Mobile Banking; Paper Statements are \$3 per statement
- No Monthly Fee on a companion Santander® Savings or Santander® Money Market Savings account<sup>4</sup>

#### **Santander Debit Card Benefits:**

- Zero Liability, Extended Warranty, Purchase Assurance, and Satisfaction Guarantee

## Santander Savings Accounts

Savings is about choice. We offer a variety of savings solutions for individual savers.

### Santander® Select Money Market Savings

A Money Market Savings account with better rates and no Monthly Fee. Only available to Select clients.

### Santander® Money Market Savings

A Money Market Savings account that earns a higher interest rate with balances of \$10,000 and above.

### Santander® Savings

A standard savings account that earns interest.

### Santander® Youth Savings

A savings account that helps those under 18 years of age establish good saving habits.

### Certificates of Deposit (CDs)

Guaranteed rates of return for a variety of terms, both short and long.

### Individual Retirement Accounts (IRAs)

Account choices to help you meet your retirement goals.

Securities and advisory services are offered through Santander Investment Services, a division of Santander Securities LLC. Santander Securities LLC is a registered broker-dealer, Member FINRA and SIPC and a Registered Investment Adviser. Insurance is offered through Santander Securities LLC or its affiliates. Santander Investment Services is an affiliate of Santander Bank, N.A.

INSURANCE AND INVESTMENT PRODUCTS ARE:		
NOT FDIC INSURED	NOT BANK GUARANTEED	MAY LOSE VALUE
NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY		NOT A BANK DEPOSIT

All loan requests subject to approval.  
Additional disclosures can be found on the reverse side  
of this brochure.

# Personal Checking & Savings Accounts



## At Santander Bank, we want you to prosper.

We're here to support your everyday banking needs, and long-term financial objectives, with easy access to products, services, and benefits that help you achieve your goals and stay true to your aspirations.

Whether you want to open a checking account, apply for a personal loan, or talk to a banker about how to reach your financial goals, we're here to help you every step of the way.

To get started, use this handy guide which outlines our personal checking and savings solutions. Each one has unique advantages and clear-cut differences, so you can choose an account based on your individual needs and personal preferences.

## Learn more.



To learn more, visit a branch or [santanderbank.com](https://www.santanderbank.com) for additional details. Or, call **877-768-2265** to speak with a representative.

SantanderBankUS @SantanderBankUS

## Features and Benefits

Take advantage of these and more Santander banking features and benefits:



### Santander Safety Net

Overdraft fees<sup>6</sup> waived for accounts overdrawn \$100 or less.



### Easy-to-use Online Banking



### Highly rated Mobile Banking App



### Santander PROTECTION

Digital controls for cards, alerts, and more to help protect you from fraud.



### Access to Zelle®

Send money in minutes between enrolled users.



### Paperless Statements



### No-fee access to 2,000+ Santander ATMs



### Access to Santander Investment Services Financial Consultants



### Santander® Instant Card Hold<sup>7</sup>

Put misplaced cards on hold until you find them.



### Apple Pay, Samsung Pay, and Google Pay

for easy digital payments.

### Mobile Banking App

Scan to download our highly rated Mobile Banking App.



<sup>1</sup>\$25 Monthly Fee waived when you maintain a minimum combined balance of \$25,000 in bank deposits (consumer and certain business products) and eligible investments held with Santander Investment Services. Eligible business products include Business Checking, Savings, Money Market Savings, and Certificates of Deposit accounts, but exclude the following accounts: IOLTA, Bankruptcy, Brokered Deposits, Controlled Disbursement, Escrow, Government, and Union accounts. Eligible investments held with Santander Investment Services do not include the following: Annuities held at Mass Mutual, Allstate, Phoenix, Ohio National; Immediate annuities or annuities that have become annuitized; Mutual funds and 529 products not custodied by National Financial Services LLC; Insurance products (with the exception of certain annuities held directly with a product sponsor).

<sup>2</sup>With Priority Pass Membership, there is an entry fee per lounge visit.

<sup>3</sup>Includes deposits, withdrawals, transfers, and/or payments. Excludes fees, rebates, or adjustments posted by Santander.

<sup>4</sup>No Monthly Fee for Santander® Savings with any personal Santander checking account or with \$100 average daily balance in the Santander® Savings account (otherwise, \$1.00). All other fees apply. No Monthly Fee for Santander® Money Market Savings with any personal Santander checking account or with \$10,000 average daily balance in the Santander® Money Market Savings account (otherwise, \$10.00). All other fees apply.

<sup>5</sup>Account is available to students 14–25 years of age (parent or legal guardian required for those between 14–18 years). Once you reach 26, we may convert your Student Value Checking to another checking product.

<sup>6</sup>Effective November 8, 2021, if a transaction causes your account's balance to be overdrawn by one hundred dollars (\$100) or less, we will not assess any Insufficient or Unavailable Funds – Item Paid fee(s) for that item. Whether overdrafts will be paid is discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is overdrawn for an extended period

or the overdrawn amount is excessive. Any overdrafts that we pay must be promptly repaid by you.

<sup>7</sup>Santander Instant Card Hold will block most types of transactions, including purchases made with your card. Please note that some types of transactions will continue to process, including recurring debit/credit transactions presented to us by certain merchants for monthly membership or subscription fees.

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