PLUMAS BANK
Member FDIC

To welcome Cornerstone clients, Plumas Bank is waiving monthly service fees for personal deposit accounts during the first year (July 21, 2025 – July 31, 2026). Additionally, clients receive one complimentary order of checks per account. All other fees and charges may still apply. If you have questions, your Plumas Bank team can help. Visit your local branch or learn more at plumasbank.com/welcome-cornerstone.

ACCOUNT TYPE	WHEN YOU…	ACCOUNT FEATURES AND BENEFITS
Go Green Checking Account	Prefer online checking with eStatements and use your debit card	• Reduce clutter and protect the environment with Go Green checking. • Enroll in eStatements, and write up to 10 checks per month including Bill Pay. • Use your signature-based debit card at least 10x or more per statement cycle. • Online Banking, BillPay, Mobile Banking and eStatements included. • Overdraft protection available. FDIC Insured. • See Personal Schedule of Fees and Charges Disclosure for additional information.
Grand Checking Account	Keep higher balances	• Unlimited check writing; one complimentary order of Plumas Bank checks per year. • Online Banking, BillPay, Mobile Banking and eStatements included. • Cashier's Check fees waived (limited to 3 per month). • Small safe deposit box and Plumas Bank foreign ATM fees waived. • Overdraft protection available. FDIC Insured. • See Personal Schedule of Fees and Charges Disclosure for additional information.
Money Market Account	Want liquidity while earning money market rates	• Funds easily accessible. • Online Banking, BillPay, Mobile Banking and eStatements included. • Competitive Interest rates. Interest is compounded daily/credited to the account monthly. • Tiered interest rate structure – the higher the balance, the higher the rate benefits. • Overdraft protection available. FDIC Insured. • See Personal Schedule of Fees and Charges Disclosure for additional information.
Regular Checking Account	Need a basic checking account	• Unlimited check writing. • Online Banking, BillPay, Mobile Banking and eStatements included. • Overdraft protection available. FDIC insured. • See Personal Schedule of Fees and Charges Disclosure for additional information.

ACCOUNT TYPE	WHEN YOU…	ACCOUNT FEATURES AND BENEFITS
Senior Checking Account	Are 55 years of age and older and want unlimited check writing with additional benefits	• One complimentary check order per year. • Online Banking, BillPay, Mobile Banking and eStatements included. • Cashier's Check fees waived (limited to 3 per month). • Overdraft protection available. FDIC insured. • See Personal Schedule of Fees and Charges Disclosure for additional information.
Savings Account	Want instant access to your money and no charge for personal in-branch deposits	• Funds are liquid; money is always accessible. • Interest is compounded daily and added to the account monthly. • Certain withdrawal transactions limited per cycle. • Online Banking, BillPay, Mobile Banking and eStatements included. • FDIC Insured. See Personal Schedule of Fees and Charges Disclosure for additional information.
Goal Savings Club Account	Want a plan to save for special goals	• Easy to save with automatic transfer from another account. Additional funds can be deposited at any time. On October 31, the funds are automatically deposited into a savings or checking account per client preference. • Account earns interest; interest lost on premature withdrawals. Interest is compounded daily and added to the account at maturity. • Online Banking, BillPay, Mobile Banking and eStatements included. • FDIC Insured. See Personal Schedule of Fees and Charges Disclosure for additional information.
Health Savings Account	Want an interest-bearing account for medical expenses	• Funds deposited are tax-free for qualified medical expenses. • Catch-up contributions can be made for eligible individuals. • Online Banking, BillPay, Mobile Banking and eStatements included. • Earns interest on funds that are liquid. • FDIC Insured. See Personal Schedule of Fees and Charges Disclosure for additional information.
Add+vantage and Fixed Certificates of Deposit (CD)/Individual Retirement Account (IRA)	Want guaranteed returns for a specific period of time	• Terms available between 1 month and 59 months; interest rates vary. • CDs automatically renew at maturity unless client contacts Plumas Bank within the 10-day grace period. • Interest can be added to the principal or credited to another Plumas Bank account. • Early withdrawal penalties vary; No charge if CD is held until maturity. • FDIC Insured. See Personal Schedule of Fees and Charges Disclosure for additional information.