



**bankcda is an independent  
community bank dedicated to:**

Developing meaningful relationships  
with the people we serve.

Recognizing employees as  
our most valuable asset.

Being a catalyst for healthy economic  
growth in our community.

**Committed to a  
better way of banking.**

## Contact Information

### Coeur d'Alene

912 Northwest Boulevard  
Coeur d'Alene, Idaho 83814  
**208.665.5999** telephone  
**888.422.2636** toll free

### Hayden

162 W. Hayden Avenue  
Hayden, Idaho 83835  
**208.762.4492** telephone

### Post Falls

922 E Polston Avenue  
Post Falls, ID 83854  
**208.777.8202** telephone

### Kellogg

120 Railroad Avenue  
Kellogg, Idaho 83837  
**208.786.5000** telephone

#### Hours:

Monday-Thursday	9am-5pm lobby 8:30am-5:30pm drive thru
Friday	9am-5pm lobby 8:30am-6pm drive thru

**Saturday banking hours available  
at our Hayden Branch drive thru  
9am-1pm**

Email: [info@bankcda.bank](mailto:info@bankcda.bank)

**24-hour ATM and Night Drop Box  
at all locations.**



revision 06/2022



# community



## Business Deposit Products



**Committed to a better way of banking.**

## CHECKING

	Minimum Balance*	Monthly Minimum Balance Fee*	Interest	Rates	Transaction Limitations**	Statement
<b>Small Business</b> <i>Exclusively for businesses with low volume transactions</i>	N/A	No	No	N/A	75 debits/credits and 175 deposited items per month. Additional items \$.15 per item.	Monthly e-Statement Only
<b>Regular Business</b> <i>For businesses with moderate volume transactions</i>	\$5,000	\$10.00	No	N/A	150 debits/credits and 350 deposited items per month. Additional items \$.15 per item.	Monthly
<b>FirstRate Business</b> <i>Our interest bearing business account</i>	\$10,000	\$10.00	Yes	Variable	250 debits/credits and 750 deposited items per month. Additional items \$.15 per item.	Monthly
<b>Analyzed</b> <i>Utilize business balances to offset service charge</i>	N/A	Varies based on activity & balance	Earnings Credit	N/A	All activity subject to analysis	Monthly

## SAVINGS

	Minimum Balance*	Monthly Minimum Balance Fee*	Interest	Rates	Transaction Limitations***	Statement
<b>Business</b> <i>Our traditional savings account</i>	\$250	\$1.00/mo	Yes	Variable	6 withdrawals per month	Quarterly e-Statement Only
<b>FirstRate Business Money Market</b> <i>Allows higher interest to be earned on tiered balances while allowing access to your funds</i>	\$5,000	\$9.00	Yes	Variable	6 withdrawals per month	Monthly
<b>Business Sweep</b> <i>Sweep funds in excess of your chosen target balance to an interest bearing account</i>  <i>**Available with Analyzed Checking Only**</i>	N/A	\$5.00 (Service Charge)	Yes	Variable	N/A	Monthly
<b>Certificate of Deposit</b> <i>Terms 90 days to 5 years</i>	N/A	No	Yes	Fixed	Penalty for early withdrawal	Online Only

\*Minimum Balance Fee will be waived for daily balances maintained over minimum requirement \*\*\*"Items" include checks paid, ACH debit and credits, deposits and deposited items

\*\*\*You may make no more than six preauthorized withdrawals, automatic or telephonic transfers, checks, drafts and debit card or other similar transactions from the account per month or statement cycle. Money Market and Savings account holders may make unlimited withdrawals or transfers from the account if they are conducted in person, by mail or via ATM.

### Additional Services:

ACH  
Automatic Transfers  
Cash Management Services  
Cashiers Checks/Money Orders

Courier Service  
Direct Deposit  
e-banking  
e-Statement

MasterCard Credit Card  
MasterCard Debit Card  
Mobile Banking  
Night Drop

Notary  
Online Bill Pay  
Safe Deposit Box  
24 Hour ATM