

It's Our Privilege to Serve You!



Our Executive Privileges Checking is a relationship-based checking account exclusively offered to our valued business owner customers. It provides incentives for business owners and executives that are specifically designed to meet your personal financial needs. From special rates on personal loans to secure long term CDs, Executive Privileges are our way of saying thank you for trusting us as your partner for business and personal banking needs.

Benefits of Executive Privileges Checking



Highland Reserve

A low-cost credit line for an emergency situation or short-term needs.



Loans & Lines of Credit

Get special rates on loans and lines of credit for personal use.



Certificates of Deposit

Fixed rate CDs with terms between 91 days to 60 months.

The Highland Bank Difference

Giving you confidence to thrive.

Confidence is powerful. At Highland Bank, we give you confidence in quality accounts that fit your needs and your life. Confidence in trusted service that looks out for your best interests and helps you achieve your goals. Confidence in a locally and independently owned bank — committed to your community. Confident advantages to help you thrive.

Executive Privileges Checking Account Benefits

Highland Reserve

Our low-cost credit line may be the answer for an emergency situation or short-term needs. We offer:

- Credit limits from \$500 to \$10,000.
- A minimum monthly repayment schedule equal to 5% of the current balance or \$25 a month, whichever is greater.

Executive Line of Credit

Do you have short-term borrowing needs in excess of \$1,000? Our flexible and convenient Executive Credit Line⁽³⁾ may be the answer. An exclusive service for our Executive Privileges customers.

- Secured and unsecured options available.
- Access by telephone or bank draft makes your life easy.

Loans & Lines of Credit

Creative Solutions to help you achieve your goals: Highland Bank Executive Privileges customers are eligible for discounted rates on installment loans and lines of credit for personal use.

Certificates of Deposit

Ensure your money works hard for you! For customers with long-term savings needs, Highland Bank offers fixed-rate Certificates of Deposit with terms between 91 days to 60 months.

Executive Privileges Checking Account

| | |
|---------------------------------|---|
| Designed for | For business owners with \$5,000 or more in combined balances ⁽¹⁾ |
| Minimum to Open | \$100 |
| Minimum Balance | None |
| Monthly Service Charge | None |
| Interest Earnings | Compounded and paid monthly when a minimum daily available balance of \$500 is maintained |
| Checks | Free Highland Bank design checks or \$10 credit on upscale design (one box per order) |
| Safe Deposit Boxes | Relationship rate |
| Debit Card | No monthly fee |
| ATM Transactions ⁽²⁾ | Two free ATM transactions per month |
| Highland Reserve ⁽³⁾ | No monthly fee |
| Digital Banking and Bill Pay | Free |
| Other Benefits | Free cashier's checks, and free Digital Banking |

(1) Combined balances include checking, savings, certificates of deposit, personal loans and lines of credit; subject to annual review. (2) No foreign transaction fees and no surcharges. (3) Subject to credit approval.

Banking that Fits Your Life

Every Highland Bank checking account comes with the convenience of our Digital Banking suite, which combines traditional Online Banking services with our Highland Bank mobile banking app.

CONVENIENCE

Our Digital Banking Suite is the most convenient way to manage your money — anytime, anywhere, from any device.

VISIBILITY

View current balances, recent transactions, and electronic statements. Easily monitor your accounts with email and text message alerts at no extra cost.

CONTROL

Transfer funds, pay bills and even control your debit card with MyCardRules™.



p 952-858-4888 | www.highland.bank



Rev. 063021