

Own a  **One Checking**
account from the first
coop clearing subscriber of the
Philippine Clearing House Corporation!



- Personal Checking Account
- Commercial Checking Account

- Deposit your check collections to your One Checking Account and MSCB will clear them for you directly to the PCHC
- Take advantage of the convenience of sending your check deposits for clearing through your One Checking Account and get credited the next day
- Make Loan releases via check
- Enjoy hassle-free payment of bills and suppliers
- Easily Monitor Cash flows
- Take pride in issuing a check drawn from your Cooperative Bank

*As PCHC member, your MSCB can now accept check deposits drawn from any PCHC member-subscriber bank. Also, while open to the general public, member cooperatives are entitled to additional perks and privileges.

*See backside for product parameters

Interest Rate
0.250%
p.a.



For more information,
kindly get in touch with:

Frederick R. Cruz
frcruz@metrosouthcoopbank.com
8897-9046 Loc. 180
0917-4020946 / 0905-3622076

Member: PDIC. Deposits are insured by PDIC up to P500,000.00 per depositor.

CURRENT ACCOUNT (CA) PRODUCT PARAMETERS

I. INDIVIDUAL CURRENT ACCOUNT (CA) PRODUCT PARAMETERS

ACCOUNT TYPE	CC	CD
DEFINED PARAMETER	CA Regular Cooperative (Non-Interest Bearing)	CA Special Cooperative Interest Bearing
Initial Deposit	Php 10,000.00	Php 15,000.00
Maintaining Balance (Min CR Balance)	Php 15,000.00	Php 20,000.00
Balance to Earn Interest Facility	N/A	Php 25,000.00
a. Electronic Statement / On Dem and Statement	Yes	Yes
b. ATM	None	None
c. Passbook	None	None
Interest Rate	None	0.25 %
Withholding Tax	None	20%
Manner of Interest Computation	N/A	EOD Cleared
Posting of Interest	None	Monthly
Booking of Accruals	N/A	Direct Expense
Dormancy Period	1 Year	1 Year
Dormancy Charge	Php 30.00	Php 30.00
Below Maintaining Balance Charge	Php 300.00	Php 300.00
ATM WDL Transaction Fee	N/A	N/A
ATM BAL INQ Transaction Fee	N/A	N/A
Early Closure (< 30 Days)	Php 500.00	Php 500.00
Float Days to Clear Check Deposit	1 day	1 day

II. COOPERATIVE CURRENT ACCOUNT PRODUCT PARAMETERS

ACCOUNT TYPE	CC	CD
DEFINED PARAMETER	CA Regular Cooperative (Non-Interest Bearing)	CA Special Cooperative Interest Bearing
Initial Deposit	Php 10,000.00	Php 15,000.00
Maintaining Balance (Min CR Balance)	Php 15,000.00	Php 20,000.00
Balance to Earn Interest Facility	N/A	Php 25,000.00
a. Electronic Statement / On Dem and Statement	Yes	Yes
b. ATM	None	None
c. Passbook	None	None
Interest Rate	None	0.25 %
Withholding Tax	None	20%
Manner of Interest Computation	N/A	EOD Cleared
Posting of Interest	None	Monthly
Booking of Accruals	N/A	Direct Expense
Dormancy Period	1 Year	1 Year
Dormancy Charge	Php 30.00	Php 30.00
Below Maintaining Balance Charge	Php 300.00	Php 300.00
ATM WDL Transaction Fee	N/A	N/A
ATM BAL INQ Transaction Fee	N/A	N/A
Early Closure (< 30 Days)	Php 500.00	Php 500.00
Float Days to Clear Check Deposit	1 day	1 day

III. CORPORATE CURRENT ACCOUNT PRODUCT PARAMETERS

ACCOUNT TYPE	CE	CF
DEFINED PARAMETER	CA Regular Corporate (Non-Interest Bearing)	CA Special Corporate Interest Bearing
Initial Deposit	Php 20,000.00	Php 50,000.00
Maintaining Balance (Min CR Balance)	Php 25,000.00	Php 55,000.00
Balance to Earn Interest Facility	N/A	Php 60,000.00
a. Electronic Statement / On Dem and Statement	Yes	Yes
b. ATM	None	None
c. Passbook	None	None
Interest Rate	None	0.25 %
Withholding Tax	None	20%
Manner of Interest Computation	N/A	EOD Cleared
Posting of Interest	None	Monthly
Booking of Accruals	N/A	Direct Expense
Dormancy Period	1 Year	1 Year
Dormancy Charge	Php 30.00	Php 30.00
Below Maintaining Balance Charge	Php 300.00	Php 300.00
ATM WDL Transaction Fee	N/A	N/A
ATM BAL INQ Transaction Fee	N/A	N/A
Early Closure (< 30 Days)	Php 500.00	Php 500.00
Float Days to Clear Check Deposit	1 day	1 day