

Internet Banking Spirits

| | Basic | Enhanced Options | |
|---|--|-----------------------|-------------------|
| | Personal Spirit | Small Business Spirit | Commercial Spirit |
| Internet Banking Monthly Fee | FREE | \$15 | \$30 |
| Stop Payment Fee | \$27.50 | \$27.50 | \$27.50 |
| Bill Pay Monthly Fee | \$5.95* | \$5.95 | \$5.95 |
| Monthly transactions incl. | unlimited | 15 | 20 |
| Additional cost per item | N/A | \$0.40 | \$0.60 |
| ACH Monthly Module Fee: | Not available in these Spirits. Must be in Commercial Spirit to be set up with modules. | | \$10 |
| ACH Per Item Fee | | | \$0.10 |
| Wire Monthly Module Fee: | | | \$10 |
| Wire Per Item Fee - <i>Domestic Outgoing</i> | | | \$5 |

*FREE on selected accounts.

Features

| Product Details: | | | |
|--|------------------|---|--|
| Real-time Account Balances | | | |
| View Deposits & Withdrawals | | | |
| Make Transfers & View ATM Transactions | | | |
| Interest Paid Year to Date | | | |
| Set Recurring Transfers | | | |
| Search Feature | | | |
| Change of Address Form | | | |
| Export Statements | | | |
| Reorder Checks | | | |
| Change Password | | | |
| Set up Alerts (i.e. Low Balances) | | | |
| View Current & Past Statements Online | | | |
| Request a Stop Payment | | | |
| Send a Secure Message | | | |
| Chat with SpiritBankers | | | |
| Bill Payment Available | | | |
| Outgoing Domestic Wire Transfers | | | |
| ACH Payroll Services and File Transfers | | | |
| Owner ability to assign account access with levels of security to specific employees | | | |
| Additional Features: | | | |
| Login Options | One Login | Multiple Logins with different access levels | |
| Access to all accounts with one login (both consumer and commercial) | | Access to all accounts | |