

Personal Checking Product Comparison

	Free & Free-er	Five Star Checking	Bank Club Checking	Personal Checking	Golden Age Checking	NOW Account
Monthly Service Charge	none	none	\$10 per month	Monthly fee based on monthly minimum balance: \$800 or above - no charge \$500 to \$799 - \$4 \$300 to \$499 - \$6 \$0 to \$299 - \$8	none	No fee unless balance falls below minimum balance, in which case, \$7 charge and no interest paid
Minimum Opening Balance/ Requirements	\$100	\$100	\$100	\$100	Age 50 years or better. \$100 opening balance.	\$1,500
Unlimited Check Writing	Yes	Yes	Yes	Yes	Yes	Yes
Internet Banking	FREE	FREE	FREE	FREE	FREE	FREE
Visa Check/Debit Card	FREE	\$15 per year	\$15 per year	\$15 per year	FREE	\$15 per year
Bill Pay	FREE	\$5.95 per month	\$5.95 per month	\$5.95 per month	FREE	\$5.95 per month
Statements	<i>Requires</i> Electronic Statements	Electronic or Paper Statements	Electronic or Paper Statements	Electronic or Paper Statements	Electronic or Paper Statements	Electronic or Paper Statements
Check Images <i>with Statement</i>	No	No	Yes	Yes	Yes	Yes
Added Benefits			\$10,000 Accidental Death Insurance per account, FREE travelers cards and Official Checks, FREE Bank Club Checks			Interest paid monthly at rate as adjusted by bank on average collected balances above minimum