

# Personal Checking Accounts

## Free & Free-er

You thought Free couldn't get better.

- \$100 Opening Deposit
- No monthly service charge
- No minimum balance
- Unlimited check writing
- Free Internet banking <sup>1</sup>
- Free Bill Pay <sup>1</sup>
- Free Visa Check/Debit Card <sup>2</sup>
- Free mobile banking and mobile deposit <sup>3</sup>
- Requires Electronic Statements

## Now Account

Earn interest while writing checks.

- \$1,500 minimum balance
- Interest paid at rate adjusted by bank on average collected balance
- No fee unless balance falls below minimum balance any time during the month
- Free Internet Banking <sup>1</sup>
- Free mobile banking and mobile deposit <sup>3</sup>
- Unlimited check writing
- Electronic or Paper Statements
- Visa Check/Debit Card available for \$15/year
- Fees may reduce earnings

## eChecking

Open and fund our eChecking account only online

- \$100 Opening Deposit
- No monthly service charge
- No minimum balance
- Free internet banking <sup>1</sup>
- Free mobile banking and mobile deposit <sup>3</sup>

- Free bill pay with a minimum of 2 transactions per month or \$5.95 per month if below 2
- Free Visa Check/Debit Card <sup>2</sup>
- Limit of 5 checks per month with a fee of \$.25 for every check over 5
- Requires Electronic Statements

## Golden Age

For our customers age 50 or better!

- \$100 Opening Deposit
- No monthly service charge
- No minimum balance
- Unlimited check writing
- Free Internet banking <sup>1</sup>
- Free Bill Pay <sup>1</sup>
- Free Visa Check/Debit Card <sup>2</sup>
- Free mobile banking and mobile deposit <sup>3</sup>

## Another Chance Checking

A specially designed account that gives individuals with overdrafts or closures at other financial institutions another chance

- Monthly service charge of \$9.95; Customers who have a direct deposit into this account during the monthly cycle will receive a \$1 credit.
- Free Internet Banking <sup>1</sup>
- Free Bill Pay <sup>1</sup>
- One debit card owner per account
- Daily Point of Sale limit set at \$500 per card
- Daily ATM limit set at \$250 per card
- \$50 opening deposit required
- No minimum balance required
- No checks will be issued or accepted on account - withdrawal slips at the teller line are acceptable
- Statements without images are available in electronic or paper format
- No overdraft protection offered
- After 12 months in good standing, per customer's request, the account can be converted to a standard product <sup>4</sup>

<sup>1</sup> Internet Service Provider Fees May Apply <sup>2</sup> Overdraft & Returned Items Fees May Apply

<sup>3</sup> Message and data rates may apply <sup>4</sup> Good standing is defined as: no new negative Qualifile/Chexsystems items or closures and no NSF activity in the last 12 month time period