



Consumer Checking Accounts

	E-Checking* +	First Plus Checking*	Regular Checking*	Club Checking*	Plus Club Checking*
Minimum balance to open account	\$50.00 or Direct Deposit	\$50.00	\$100.00	No Minimum Required	\$1,000.00
Additional requirements to open account	Must enroll in e-Statements	None	None	Must be 50 years of age or older	Must be 50 years of age or older
Daily minimum balance requirement to earn interest**	Non-Interest Bearing	\$1,000 and up	Non-Interest Bearing	Non-Interest Bearing	\$1,000 and up
Service Charge	N/A	\$5.00/statement cycle	\$5.00/statement cycle	N/A	N/A
Minimum balance required to avoid service charge	N/A	Average balance cannot fall below \$1,000 per statement cycle	Balance cannot fall below \$100 on any day in the statement cycle	N/A	N/A
Other Fees	Please see Rate and Fee schedule for all fees	Please see Rate and Fee schedule for all fees	Please see Rate and Fee schedule for all fees	Please see Rate and Fee schedule for all fees	Please see Rate and Fee schedule for all fees
Account Limitations	You may make unlimited deposits and withdrawals	You may make unlimited deposits and withdrawals	You may make unlimited deposits and withdrawals	You may make unlimited deposits and withdrawals	You may make unlimited deposits and withdrawals
Additional Benefits				Complimentary Club Wallet Checks and Cashier's Checks. 10% Discount on Safe Deposit Box	Complimentary Club Wallet Checks and Cashier's Checks. 10% Discount on Safe Deposit Box

See Truth in Savings Disclosure for more detailed information. *Account is subject to additional fees such as NSF, overdraft and dormant fees. Please refer to the accompanied Rate and Fee schedule for a complete list of fees.** Interest rates may change at any time. Please refer to the current rate sheet for interest rates and annual percentage yields. + Electronic delivery of disclosures requires consumer consent under the federal E-SIGN Act. Paper statements are available upon request.

