



Personal Checking Accounts

	Freedom Free Checking* +	Freedom Plus Checking*+	Senior Select Checking*+
Minimum balance to open account	\$100.00	\$100.00	\$100.00
Additional requirements to open account	None	None	Must be 50 years of age or older
Daily minimum balance requirement to earn interest**	Non-Interest Bearing	\$1,000.00 and up	\$1,000.00 and up
Service Charge	None	\$7.00/monthly statement cycle	N/A
Minimum balance required to avoid service charge	N/A	Balance cannot fall below \$1,000 on any day in the statement cycle	N/A
Other Fees	Monthly Paper Statement Fee of \$5.00. Please see Rate and Fee Schedule for all fees.	Monthly Paper Statement Fee of \$5.00. Please see Rate and Fee Schedule for all fees.	Monthly Paper Statement Fee of \$5.00. 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
Additional Benefits	Free E-Statements and Instant Digital Debit Card	Free E-Statements and Instant Digital Debit Card	Free E-Statements and Instant Digital Debit Card. One box Complimentary Club Wallet Checks per calendar year. 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; see Fee Schedule.

