

Demand Deposit Accounts

Basic Checking

- Minimum opening deposit of \$25
- No monthly service charge
- No minimum monthly balance
- \$2.00 per month dormant account fee*
- Cost of check printing varies depending on the style of checks ordered
- ID Theft Restoration Program
- ATM/Debit Card Available
- Free Internet Banking available
- BILL PAY-With this optional service pay 3 or more payments and month and it is FREE. Otherwise, pay \$5.95 a month. **Bill Pay Checks do not count in the "3 for free" option.**

Prestige 55 Checking

- Minimum opening deposit of \$50.00
- No monthly service charge
- No minimum monthly balance
- Must meet age requirement of 55 or older.
- Prestige 55 account can be interest bearing upon request, additional requirements may apply.
- FREE Internet Banking
- BILL PAY - With this optional service, make 3 or more payments a month and it's FREE. Otherwise, pay \$5.95 per month. **BillPay Checks do not count in the "3 for free" option.**
- Benefits include: 2 boxes of checks at no charge, Documents notarized for free, Five money orders or cashier checks per month at no charge and more!
- \$2.00 per month dormant account fee*
- ID Theft Restoration Program
- ATM/Debit Card Available
- Complimentary Accidental Death & Dismemberment Insurance
 - **Up to \$10,000 of 24-hour Accidental Death &**

Dismemberment Insurance¹ - Receive up to \$10,000 of 24-hour Accidental Death & Dismemberment Insurance. (Coverage divides equally on joint accounts and reduces by 35% at age 70 and by 50% at age 75)

- **1 Special Program Notes:** The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual insurance documents for complete details of coverage and exclusions. Coverage is offered through the company named on the certificate of insurance. **Insurance Products are not insured by FDIC or any Federal Government Agency; Not a deposit of or guaranteed by the bank or any bank affiliate.**

Regular Checking

- Minimum opening deposit of \$50.00
- Balance required to avoid service charge - \$500.00
- Monthly maintenance fee - \$3.00 and an additional \$0.10 per check if at any time the balance falls below \$500.00
- \$2.00 per month dormant account fee*
- Cost of check printing varies depending on the style of checks ordered.
- FREE Internet Banking available
- Bill Pay -With this optional service for Individual Accounts make 3 payments or more a month and there is no monthly fee, otherwise the fee is \$5.95. For Business Accounts the fee is \$10.95 per month. **Bill Pay Checks do not count in the "3 for free" option.**
- ID Theft Restoration Program
- ATM/Debit Card Available

Regular Interest Bearing Checking

- Minimum opening deposit of \$100.00
- Interest Rate and Annual Percentage Yield can be obtained from Customer Service Representatives at any Bank Office.
- Interest will not be paid if daily balance falls below \$100.00.**
- Monthly service charge of \$6.00 if average monthly balance falls below \$1,500.00.
- \$2.00 per month dormant account fee*
- ID Theft Restoration Program.
- ATM/Debit Card Available.
- The rate shown for this account may change after the account is opened.
- Fees charged against this account could reduce earnings.
- BILL PAY - With this optional service make 3 or more payments a month and it's FREE. Otherwise, pay \$5.95 per month. **Bill Pay Checks do not count in the "3 for free" option.**

* A demand account becomes Inactive when no customer activity occurs for six months. A demand account becomes dormant when no customer activity occurs for one year.

* Daily balance is determined by the application of a daily periodic rate to the full amount of principal in the account each day.

