

Personal Banking Deposit Products

Account/Product	For Customers Who Prefer:	Monthly Fee	Features	Added Benefits
Hometown Rewards	electronic banking services with an excellent rate on any balance, and ATM refunds	always free	must receive e-statements, make ten debit card purchases, and have one direct deposit or electronic payment per cycle to qualify for special rate and refunds.	free internet banking and free Bill Pay; \$300 courtesy advance overdraft protection, free debit card
Simply the Best	lots of extra perks like insurance and free checks	\$8	free checks \$20,000 accidental death and dismemberment insurance monthly statement and check images	free internet banking and free Bill Pay; *\$300 courtesy advance overdraft protection; Living Family Journal, LifeLock, identity theft protection, vision and eyewear discounts, travel discounts, free debit card
Regular Checking	to receive statements and check images	\$6 if balance is below \$600	first 50 checks free no service charge on balance \$600 and above monthly statement and check images	free internet banking, *\$300 courtesy advance overdraft protection free debit card issuance
Economy Checking	no monthly service charge	always free	unlimited check writing pay for checks (prices vary according to style) pay issuance fee for debit card no check images with monthly statement	free internet banking, *\$300 courtesy advance overdraft protection
NOW Checking	earning interest with unlimited check-writing	\$10 if balance is below \$1,000	earns tiered interest rates over \$1,000 unlimited check writing no service charge for balances \$1,000 or above monthly statement and check images	free internet banking, *\$300 courtesy advance overdraft protection free debit card issuance
Money Market Personal Account	earning interest on higher balances with flexibility to withdraw	\$10 if balance is below \$2,500	three free withdrawals per month; additional withdrawals \$10 each no debit card	free internet banking
Golden Presidential Club	discounted group travel with other senior customers	\$10 if balance requirement is not met	for customers age 50 or better no fee to join for \$1500 minimum balance in checking or savings, or any combination of accounts over \$5,000	free internet banking, *\$300 courtesy advance overdraft protection no service charge on regular checking; Golden Presidential Club Newsletter; discount travel opportunities and local social gatherings for members and guests
Add-on Benefit	customizing any account	\$3	can be added to any checking product \$5,000 accidental death and dismemberment insurance	Living Family Journal, LifeLock, identity theft protection, vision and eyewear discounts
Chek Plus	overdraft protection without the overdraft fee	free to those who apply and qualify	automatically loans money to your account when an item is presented without sufficient funds at 18% APR	avoid service charges for NSF items. automatically takes a monthly payment from your account for loan balance
Regular Savings	low minimum to earn interest	always free	nine (9) free over the counter withdrawals per quarter	unlimited free withdrawals at ATM
Christmas Club Savings	set aside money for holiday spending	always free	can be opened with \$5 or more; re-open automatically each year, pays out Oct. 15	payout mailed or automatically deposited into customers checking account
Certificates of Deposit	guaranteed interest on specified term	NA	renews automatically at end of term penalty for early withdrawal	variety of rates, terms and features, higher rates than most checking or savings accounts, (see CSR for details and current rates)

Driver's license/photo id and social security card or three other forms of id required to open an account. \$100 minimum initial deposit to open most accounts. * NSF/overdraft fees apply

Fees: overdraft/nonsufficient funds: \$30 (for each NSF items created by check, in person, ATM or other electronic withdrawal); **stop payment - all items:** \$30 per request; **domestic wire transfer (outgoing):** \$30 per request; **international wire transfer (outgoing):** \$75 per request; **incoming wire:** \$10 per request; **telephone transfer request to our staff or account activity printout:** \$1 per request; **certified check or cashiers' check:** \$5; **account research:** \$30 per hour, 1-hour minimum; **special collections:** \$10 per item; **closed account:** \$10 if account has been open 30 days or less; **replace lost or stolen ATM card or debit card:** \$5; **lost key on safe deposit box:** \$25; **deposit box late fee:** \$10 after 60 days. **Annual safety deposit box rental:** range from \$25 (2"x5") to \$350 (36"x18"). Several sizes are available and vary by location.