



## Checking Accounts

Free & Free-er	Five Star Checking	Bank Club Checking	Personal Checking	Golden Age Checking
<ul style="list-style-type: none"> <li>• No monthly service charge</li> <li>• No minimum balance</li> <li>• Unlimited check writing</li> <li>• Free Internet banking</li> <li>• Free Visa Check/Debit Card</li> <li>• Free Bill Pay</li> <li>• Requires electronic statements</li> </ul>	<ul style="list-style-type: none"> <li>• No monthly service charge</li> <li>• No minimum balance</li> <li>• Unlimited check writing</li> <li>• Free Internet banking</li> <li>• Visa Check/ Debit Card available for \$15 per year</li> </ul>	<ul style="list-style-type: none"> <li>• \$10,000 Accidental Death Insurance per account</li> <li>• Free Visa travelers cards and Official Checks</li> <li>• Free Internet banking</li> <li>• Free Bank Club checks</li> <li>• No minimum balance</li> <li>• Unlimited check writing</li> <li>• Check imaging</li> <li>• \$10 monthly service charge</li> <li>• Visa Check/Debit Card available for \$15 per year</li> </ul>	<ul style="list-style-type: none"> <li>• Unlimited check writing</li> <li>• Visa Check/Debit Card available for \$15 per year</li> <li>• Free Internet banking</li> <li>• Monthly fee based on monthly minimum balance:               <ul style="list-style-type: none"> <li>• \$800 or above - no charge</li> <li>• \$500 to \$799 - \$4</li> <li>• \$300 to \$499 - \$6</li> <li>• \$0 to \$299 - \$8</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Age 50 years or better</li> <li>• No monthly service charge</li> <li>• No minimum balance</li> <li>• Unlimited check writing</li> <li>• Free Internet banking</li> <li>• Free Visa Check/Debit Card</li> <li>• Free Bill Pay</li> </ul>



## Interest-bearing Accounts

Savings	Indexed Money Market	Money Market Investment	Premier Money Market	NOW
<ul style="list-style-type: none"> <li>• Tiered interest paid quarterly on average collected balance</li> <li>• \$2 charge and no interest paid if collected balance falls below \$100</li> <li>• \$1 per withdrawal over 3 per quarter</li> </ul>	<ul style="list-style-type: none"> <li>• Tiered interest rate as adjusted by bank on monthly collected balance</li> <li>• Minimum balance \$5,000</li> <li>• No fee unless balance falls below minimum any time during the month in which case \$25 charge and no interest paid</li> <li>• Maximum of 6 debit transactions per month by check, draft or debit card to third parties</li> </ul>	<ul style="list-style-type: none"> <li>• Interest paid monthly at rate as adjusted by bank on average collected balances above \$2,500 (minimum)</li> <li>• No fee unless balance falls below minimum any time during the month, in which case a \$7 charge and no interest paid</li> <li>• Maximum of 6 debit transactions per month by check, draft or debit card to third parties</li> </ul>	<ul style="list-style-type: none"> <li>• Interest paid monthly at rate as adjusted by bank on average collected balances above \$10,000 (minimum)</li> <li>• Higher interest paid for average collected balances above \$25,000</li> <li>• No fee unless balance falls below minimum any time during the month, in which case a \$10 charge and no interest paid</li> <li>• Maximum of 6 debit transactions per month by check, draft or debit card to third parties</li> </ul>	<ul style="list-style-type: none"> <li>• Interest paid monthly at rate as adjusted by bank on average collected balances above \$1,500 (minimum)</li> <li>• No fee unless balance falls below minimum any time during the month, in which case a \$7 charge and no interest paid</li> <li>• Visa Check/Debit Card available for \$15 per year</li> </ul>



## Other Products

**Loans** - Offering loans of all types: business, personal, vehicle, home, vacation and construction. We are also a certified SBA lender.