

Checking	Freedom 50 Plus	Freedom 50	Independence Checking	Personal Checking	N.O.W. Checking	Senior Privilege	Thrifty Checking
**Overdraft Protection* (Maximum for qualified applicants)	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$200.00
Unlimited Check Writing	X	X	X	X	X	X	X
FREE 24-Hour "LIBBY" Phone Banking	X	X	X	X	X	X	X
FREE Internet Banking and Online Bill Pay (15 transactions per month)	X	X	X	X	X	X	X
FREE Mobile Banking App	X	X	X	X	X	X	X
FREE ShazamChek Debit Card	X	X	X	X	X	X	X
FREE Transactions at Bank-Owned ATM's	X	X	X	X	X	X	X
FREE Notary Services	X	X	X	X	X	X	X
FREE Personalized Checks	X		X				
FREE Personalized Checks - 1 <sup>st</sup> Order		X					
FREE Fax Service	X		X				
FREE Photocopy Service	X		X				
FREE Money Orders & Cashier's Checks	X		X				
**Identity Theft Protection with Credit File Monitoring	X	X	X				
**Accidental Death & Dismemberment Insurance	X		X				
**Cell Phone Protection	X		X				
**Common Carrier Accidental Death Insurance		X					
**Debit Advantage® (Buyer's Protection)	X		X				
**Health Discount Savings	X		X				
**Shopping Rewards™	X		X				
**Travel & Leisure Discounts Credit Card (Application available upon request)	X	X	X	X	X	X	X
Minimum Needed to Open	\$50.00	\$100.00	\$50.00	\$50.00	\$1,000.00	\$50.00	\$50.00
Minimum Balance Necessary to Avoid a Fee	N/A	\$100.00	N/A	\$500.00	\$1,000.00	\$0.00	\$0.00
Monthly Service Fees:	\$4.00 Monthly	No fee unless daily balance falls below \$100, then \$7.00 fee applies that month	\$7.00 Monthly	Based on average daily balance: \$500.00+ - Free / \$200.00-\$499.99 \$3.00 fee / \$0-\$199.99 -\$5.00 fee	No fee unless average daily balance falls below \$1000 then a \$5.00 fee is applicable	No account fees for persons age 62 or over	No Fee
Interest on Checking	X	X			X		
Average Daily Balance Required to Obtain Interest	\$1,000.00	\$1,500.00	N/A	N/A	\$1,000.00	N/A	N/A

Reasonable limits may apply to some free services. See "Truth In Savings" Disclosure for additional details on all account terms, conditions and charges.  
 \*Customer may negotiate a higher daily limit, based on account average balances and other factors. Bank reserves the right to limit the amounts granted.  
 \*\* See us for additional information about this feature.

Savings/Christmas Club	Passbook Savings	e-Savings	Insured Money Fund	Christmas Club
Minimum Balance Required to Earn Interest	\$10.00	\$10.00	\$2,500.00	
Interest paid quarterly (February, May, August & November)	X			
Interest paid monthly		X	X	
Statements are generated annually	X			
Statements are generated monthly		X	X	
Not eligible for Electronic Funds Transfer (EFT) activity	X			X
Are eligible for Electronic Funds Transfer (EFT) activity		X	X	
Can accept direct deposits	X	X	X	X
Bonus Paid – You make 49 equal payments and WE PAY THE 50th You pick level weekly payments (\$5.00 min/\$100.00 max) Start mid November-Ends late October-Deadline to open new account is February 1 <sup>st</sup>				X