

## CONSUMER CHECKING

### Platinum Checking

- Unlimited check writing
- No service charge with minimum balance of \$750
- \$10 service fee per statement cycle if daily balance falls below minimum
- \$100 minimum opening deposit

### Gold Checking

- Unlimited check writing
- No service charge / No required minimum balance
- Direct deposit required
- \$100 minimum opening deposit

### Regal Checking

*An account for those 55 and older*

- Unlimited check writing
- No service charge / No required minimum balance
- No minimum balance required to earn interest
- No fee for money orders or cashier's checks
- Half-priced annual rental of safe deposit box
- \$100 minimum opening deposit

### Value Checking

- No minimum balance required
- Monthly statement with imaged checks
- Service charge of \$5 with no additional charge for the first (25) credits or debits each month
- \$0.10 per debit or credit charge after 25 items
- No service charge if account has direct deposit
- \$50 minimum opening deposit

### All accounts receive the following:

- Online Banking
- Bill pay (\$5 monthly fee after 25 payments)
- Visa Debit / Check Cards are subject to approval
- \$2 service charge for paper statements

## SAVINGS/CD/IRA

### Savings

- No minimum balance required to earn interest
- Interest paid on a quarterly statement cycle
- Limited to 6 transfers and/or withdrawals per quarter
- \$2 fee for each excessive transfer / withdrawal
- No service charge with minimum daily balance of \$100
- \$3 service charge if balance falls below minimum
- \$100 minimum opening deposit

### CD/IRA

- \$1,000 minimum opening deposit
- Contact your local financial service representative for current terms and rates
- Automatic renewal, unless otherwise indicated
- Penalty upon early withdrawal requirements by law

### Money Market

- No service charge with minimum daily balance of \$5,000
- \$10 service charge if balance falls below minimum
- Limited to 6 transfers and/or withdrawals per month
- \$20 fee for each excessive transfer / withdrawal
- No minimum balance required to earn interest
- Interest credited monthly
- \$5,000 minimum opening deposit

### NOW Checking

- Unlimited check writing
- No service charge with minimum daily balance of \$1,500
- \$10 service charge if balance falls below minimum
- No minimum balance required to earn interest
- \$100 minimum opening deposit

### Loans

- Loans and lending services are available in a variety of terms



Member FDIC