



Personal Products

	Personal Basic Checking (PB)	Personal Interest Checking (PI)	Personal Premier Checking (PP)	Personal Basic Money Market (MM)	Personal Savings (PS)
Minimum Deposit to Open	\$100	\$100	\$100	\$100	\$100
Minimum Daily Balance to Avoid Maintenance Fee	\$1,500	\$2,500	\$25,000	\$2,500	\$300
Maintenance Fee	\$15	\$15	\$18	\$12	\$5
Maintenance Fee Imposed	Monthly	Monthly	Monthly	Monthly	Quarterly
Interest Earned on Ledger or Collected Balance	N/A	Collected	Collected	Collected	Ledger
Minimum Balance to Earn Interest	N/A	\$2,500	No minimum	\$2,500	No minimum
Frequency of Crediting Interest	N/A	Monthly	Monthly	Monthly	Quarterly
Interest Calculation Method	N/A	Simple	Daily Compounding	Simple	Simple
Statement Frequency	Monthly	Monthly	Monthly	Monthly	Quarterly
Debit Transaction Limitations	No	No	No	Yes, see below*	Yes, see below*
Excessive Transaction Fees	N/A	N/A	N/A	\$10 excessive withdrawal fee for each debit transaction (withdrawal, check paid, automatic transfer or payment) in excess of six per statement cycle	\$10 excessive withdrawal fee for each debit transaction (withdrawal, check paid, automatic transfer or payment) in excess of six per statement cycle

*Account limited to six (6) preauthorized, automatic, or telephonic transfers to another account you have with us or to a third party or by check, debit card, or similar order to a third party per statement cycle. If an account continually exceeds the debit transactions allowed, we are required to reclassify or close the account.