

Features	Freedom Checking	Classic Checking	Advantage Now	Premier Now
Minimum To Open	\$100.00 (\$50.00 Teens under 18)	\$100.00	\$500.00	\$500.00
Account Fees	<p>A maintenance fee of \$4.25 will be imposed every statement cycle</p> <p><u>To avoid the maintenance fee you must meet one of the following:</u></p> <ul style="list-style-type: none"> • Receive your statement electronically (sign up for e-statements) • Maintain a daily balance of \$250.00 in the account • Maintain an average daily balance of \$2,500.00 in any combination of checking, savings, money market, or certificate of deposit accounts 	<p>A maintenance fee of \$8.00 will be imposed every statement cycle</p>	<p>A maintenance fee of \$8.00 will be imposed every statement cycle if the balance falls below \$500 any day of the cycle</p> <p><u>To avoid the maintenance fee you must meet the following:</u></p> <ul style="list-style-type: none"> • Maintain a daily balance of \$500.00 in the account 	<p>A maintenance fee of \$20.00 will be imposed every statement cycle</p> <p><u>To avoid the maintenance fee you must meet the following:</u></p> <ul style="list-style-type: none"> • Maintain an average daily balance of \$20,000 in any combination of checking, savings, money market, or certificate of deposit accounts
Transaction Fees	None	None	25 free debits, \$0.15 fee for each debit in excess of 25	None
Pays Interest	No	No	<ul style="list-style-type: none"> • Yes, ask for Current Rates • See our account disclosure for complete details 	<ul style="list-style-type: none"> • Yes, ask for Current Rates • See our account disclosure for complete details
Online Banking & Bill Pay	Available	Available	Available	Available
Debit Card	Available	Available	Available	Available
Telephone Banking	Available	Available	Available	Available
Senior Benefits (age 65 or better)	<p><u>Senior Freedom</u></p> <p>No account maintenance fees will be imposed & check images are provided</p>	<p><u>Senior Classic</u></p> <p>A maintenance fee of \$6.00 will be imposed every statement cycle</p>		
Additional Benefits		<ul style="list-style-type: none"> • \$5.00 discount on first order of checks • No fee to purchase Cashiers Checks or Money Orders • \$10,000 accidental death and dismemberment insurance • License Sticker Renewal (at participating offices) • 1st year 3x5 safe deposit box rental fee waived 		<ul style="list-style-type: none"> • First order of 150 Premier Now Hometown Checks is free • No fee to purchase Cashiers Checks or Money Orders • First years rental waived on a 3" x 5" safe deposit box