



Access ID:

Online Banking Business Online Banking



- Personal Checking
- Personal Savings
- On-the-Go Banking
- CDs and IRAs
- Mortgages
- Personal Loans
- Other Services

Personal Checking Accounts

	Aspire Relationship banking at its best; this account has it all!	Grand Slam Tiered interest rates and much more!	Privilege Interest-bearing account, available for those age 50 or over.	Essential Sometimes the basics are all you need.	Complimentary This is simplicity at its best!
	Open Online	Open Online	Open Online	Open Online	Open Online
Minimum to Open	\$100	\$100	\$100	\$100	\$100
Minimum Balance Required	<ul style="list-style-type: none"> • \$2,500 minimum daily balance OR • \$25,000 combined personal or business deposit balances (Checking, Savings, Money Market, CDs, IRAs) required to avoid a \$25 monthly maintenance fee 	<ul style="list-style-type: none"> \$1,000 minimum daily balance <i>required to avoid a \$15 monthly maintenance fee</i> 	<ul style="list-style-type: none"> • \$500 minimum daily balance OR • Monthly direct deposit required to <i>avoid a \$5 monthly maintenance fee</i> 	<ul style="list-style-type: none"> \$500 minimum daily balance required to avoid a \$5 monthly maintenance fee 	NONE
Interest-Bearing	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Free Checks	Standard Checks	Specialty Checks at no charge OR \$6 credit toward other checks ordered through the bank	Specialty Checks at no charge OR \$6 credit toward other checks ordered through the bank		
Statements	Paper Statements	Paper Statements	Paper Statements	Paper Statements	eStatements
Check Images	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> *	
Nationwide ATM Fee Refunds	Unlimited	5 per statement cycle			
Free Online Banking, Bill Pay and Mobile Banking****	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Customized Visa® Debit Card	\$10 per card	\$10 per card	\$10 per card	\$10 per card	\$10 per card
Additional Benefits	<ul style="list-style-type: none"> • Preferred rates on new CDs/IRAs (excludes special rates) • Free Standard Visa® Debit Card • Unlimited check writing and/or electronic activity • Annual \$25 birthday 	<ul style="list-style-type: none"> • Free Standard Visa® Debit Card • Unlimited check writing and/or electronic activity • Overdraft protection* 	<ul style="list-style-type: none"> • Free Standard Visa® Debit Card • Unlimited check writing and/or electronic activity • Overdraft protection* 	<ul style="list-style-type: none"> • Free Standard Visa® Debit Card • Unlimited check writing and/or electronic activity • Overdraft protection* 	<ul style="list-style-type: none"> • Free Standard Visa® Debit Card • Unlimited check writing and/or electronic activity • Overdraft protection*

deposit for primary account holder*** • Free official checks • 0.25% discount on non- real estate consumer loans with monthly automatic payment deduction* • Free 3x5 Safe Deposit Box (based on availability) <i>not FDIC insured</i> • Overdraft Protection*			
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*As a credit service this is provided separately and you must apply and qualify. Subject to credit approval.

**Check images available for a \$3.00 monthly fee.

***Account must be in good standing to receive annual \$25 birthday deposit.

**** Mobile Banking is free and available to online banking customers. Data plan with your mobile service required, check with your wireless carrier for fees that may apply.

For additional information on fees and other account terms, please review our Truth in Savings disclosure and Schedule of Fees.

All accounts have free TeleBanc-account information available 24 hours a day, 7 days a week by calling 800-597-0162.

To complement your checking account, consider a Money Market, Basic Savings, or Certificate of Deposit (CD).

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