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ID

Password

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Checking

| Account Plans | More Info | Opening Deposit | Monthly Service Charge | # Checks Per Month | ATM/Debit Card | Interest Bearing |
|--------------------------|-----------------------|-----------------|------------------------|--------------------|----------------|------------------|
| Personal Checking | More» | \$100 | NONE | Unlimited | ATM/Debit | No |
| Free Green Leaf Checking | Hide« | \$100 | NONE | Unlimited | ATM/Debit | No |

Free Green Leaf Checking includes:

- Online banking and bill pay
- Electronic statements
- Debit/ATM card
- Mobile banking
- Account alerts
- Direct deposit-no minimum

Green Leaf Bonus

- Earn a \$100 Total e bonus with Green Leaf Checking*
- ATMs fees refunded up to \$25/month*

Requirements for Green Leaf Bonus:

To qualify for bonus and refund of ATM fees each monthly statement cycle, account holders must:

This account requires you to accept electronic statements and maintain a valid email address.

- Pay 3 bills using our online bill pay system
- Recieve electronic statements
- Make 15 settled debit card transactions
- Maintain a \$500 average daily balance

Paper Statements: This account requires you to maintain an active Online Banking account, an active email address and accept eStatements monthly. If your email address becomes invaild and/or eStatment is undeliverable, account will be changed to receive paper statements by mail and **\$3.00 Paper Statement Fee** will be assessed each monthly statement cycle in which a paper statement is sent.

*To receive the total "e" bonus, account holder must meet the following requirements per statement cycle. Maintain a \$500 average daily balance, pay 3 bills using our online bill pay system, receive monthly electronic statements and make 15 settled debit card transactions. Bonus is earned monthly and paid in 12 monthly installments up to a maximum bonus of \$100 per account, for the initial year only. Bonuses paid in the amount of \$10 or greater will be reported as interest to the IRS. Domestic ATM fees are refunded up to \$25 per statement cycle when requirements are met; international ATM fees are not eligible. If account does not meet requirements during a given statement cycle, ATM fees will not be refunded.

| | | | | | | |
|-------------------------------|-----------------------|--------|--|-----------|-----------|-----|
| High & Free Checking | More» | \$100 | NONE | Unlimited | ATM/Debit | Yes |
| Citizens Plus | More» | \$100 | None if minimum balance of \$500 is maintained daily | Unlimited | ATM/Debit | Yes |
| Citizens Plus 55 | More» | \$100 | None is minimum balance of \$500 is maintained daily | Unlimited | ATM/Debit | Yes |
| Now Checking Account | More» | \$100 | None if minimum balance of \$1,000 is maintained daily | Limited | ATM/Debit | Yes |
| Money Market Checking Account | More» | \$1000 | None if minimum balance of \$1,000 is maintained daily | Limited | ATM | Yes |
| Health Savings Account(HSA) | More» | \$100 | \$5.00 if account balance falls below \$1000 | Unlimited | ATM/Debit | Yes |

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