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Personal Checking

A promotional banner with a light blue background and bokeh light effects. On the left, the text "Free & Easy Checking and a Free Gift" is written in large, bold, blue and teal fonts. Below this, it says "Get a FREE Magnavox Bluetooth® Wireless Speaker with any new checking account!". On the right, there is a photograph of a silver and blue Magnavox Bluetooth wireless speaker.

Free & Easy Checking and a Free Gift

Get a FREE Magnavox Bluetooth® Wireless Speaker with any new checking account!

Every new checking account* includes:

- [FREE Debit/ATM Mastercard](#)
- [FREE ATM](#) transactions at any First Columbia ATM or any of the 55,000 Allpoint or Sheetz ATMs
- FREE e-Statements
- FREE Thank You Gift
- Free [Mobile Banking](#)**
- Free [Mobile Check Deposit](#)**
- Free [Online Bill Payment](#)*
- Free [MobiMoney](#) Card Control App*

Plus, we'll **Buy Back** your unused checks and debit cards from your current account at another financial institution and give you **\$10!**

Choose an Account that Works for You

Free & Easy Checking

A FREE account for everyone!

- No minimum balance
- No monthly service charge
- FREE first box of personalized checks

Direct Interest Checking

Earn interest with the convenience of Direct Deposit or any Automatic Payment!

- Competitive interest
- No minimum balance
- No monthly service charge
- FREE first box of personalized checks

50+ Interest Checking

A perfect account for customers 50 and over!

- FREE personalized checks for the life of the account
- Competitive interest
- No monthly service charge
- No minimum balance

Premium Interest Checking

An account for those interested in higher interest!

- FREE personalized checks for the life of the account
- FREE custom photo debit card
- Higher interest rate with a balance of \$1,500 or more
- Competitive interest if balance falls below \$1,500
- Only \$6 monthly service charge if minimum balance falls below \$1,500

* Minimum opening deposit is only \$50. Overdraft/returned item fees may apply. See fee schedule for details. Free gift provided at the time of account opening. Customer will receive \$5 for unused checks and \$5 for debit cards from another financial institution, up to \$10, at the time the checks/debit cards are presented.

** Third party internet/data/message fees may apply.

More Interest Earning Options

Money Market Account

An interest-bearing account with competitive interest rates.¹

- No monthly fee with minimum balance
- Minimum balance \$1,000

High Yield Account

An interest-bearing checking account with rates based on account balance levels.^{1,2}

- No monthly fee with minimum balance
- Minimum balance \$25,000

- Only \$10 monthly service charge if minimum balance falls below \$1,000
- Free first order of checks
- Free online and mobile banking
- Free online bill payment
- Free first order of checks
- Free online and mobile banking
- Free online bill payment

For current rates:

[Click Here](#)

For current rates:

[Click Here](#)

¹ Account subject to same transaction limits as savings accounts.

² Converts to a Money Market Account if balance falls below \$25,000.

Additional Checking Account Information

- **Bank Routing Number: 031305936**
- [Click here for Statement Reconciliation Worksheet](#)
- **Overdraft Protection**

Overdraft protections can provide a safety net to help cover an unexpected expense or an accidental overdraft due to an oversight in recordkeeping. First Columbia Bank & Trust Co. offers a number of ways to monitor your account to avoid overdraft fees.

1. Online Banking (www.firstcolumbiabank.com) and Telephone Banking (570.387.4602 or 800.454.6504) allows you to access your account 24/7 and helps you keep track of your account balances.
2. Email Alerts allow you to receive an email alert when there is a low balance on your account.
3. Should you accidentally overdraw your account, we offer a number of overdraft plans:
 - Most checking accounts include a *Overdraft Privilege* for checks, ACHs (Automated Clearing House) and bill pay items. If you would like overdraft protection extended to ATM or everyday debit card transactions, an authorization form is required.
 - We also offer overdraft protection plans, such as a transfer from a checking or savings account* (\$5 fee per transfer)**
 - *Keycash Line of Credit* (upon credit approval) can give you access to cash when the need arises.**

**Transfers made from savings and money market accounts are limited to six per statement cycle per federal regulations. **Options 2 & 3 may be less expensive than Overdraft Privilege.*

Overdraft Privilege Disclosure – The Overdraft Program is not a contract or obligation of the bank to pay overdrafts created by withdrawals made by check, in-person, ATM, or other electronic means when insufficient funds exist in an account, but rather a customer service which allows customers to overdraw an account. This service remains discretionary. Any items presented that overdraw the account may be returned unpaid with the applicable non-sufficient fund fee of \$35 charged to the account for each item. This coverage is optional. You may terminate coverage at any time. Whether your overdrafts will be paid or not is at our sole discretion, and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, or if you have too many overdrafts.

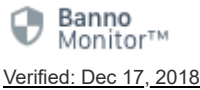
We may refuse to pay an overdraft for you at any time, even though your account is in good standing and even though we may have previously paid an overdraft for you. We reserve the right to require you to pay your outstanding overdraft (negative) balance including our fees, immediately or on demand.

[Learn more](#) about FDIC insurance coverage.



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