

Personal Checking Account Matrix

Account Type	E-Statement Checking	Direct Deposit Checking	Personal Service Checking	Preferred Checking	Regular Checking	Now Checking	Student Checking
Minimum to open	\$150	\$150	\$150	\$150	\$150	\$1,000	\$25
Minimum Daily Balance Requirement	\$500	\$500	\$0	\$500 or \$1,000 in Preferred Savings account	\$500	\$1,000	\$0
Monthly service charge	\$7	\$7	\$4	\$7	\$7	\$10	\$0
Service Charge Waived	Enrolled in E- Statements	Set up a monthly Direct Deposit	N/A	No charge if min. balances are met	N/A	N/A	Enrolled in E- Statements
Per Check Charge	N/A	N/A	\$0.20	N/A	N/A	N/A	N/A
Interest Yield	N/A	N/A	N/A	N/A	N/A	Variable Rate	N/A

Free Additional Features

Debit Card, Telephone Banking, Prestige Club Eligible, E-Statements, Online Banking including Online Bill-Pay, Remote Deposit, Mobile Banking App