

## Changing the Way You Think About Banking

We have the solutions that uniquely qualify to be your banking partner. We offer a full array of products and services tailored to each person's financial needs. Your banker, with a supporting team from our amazing local branches, will help to provide an unparalleled banking experience.

Included with your account is the ability to access any ATM nationwide at no cost to you, as well as a full suite of digital banking products and our mobile app.

Account	Description	Opening Deposit	Monthly Fee	How to Avoid Monthly Fee	Interest Bearing	Limitations
<b>Personal Checking</b>	Access your money from anywhere with our Personal Checking account. Our Digital Banking tools will help you manage your funds from almost any device and you can access virtually any ATM at no charge. We even reimburse other bank's ATM fees.	\$100.00	\$0.00	N/A	No	Unlimited
<b>Personal Interest Checking</b>	The Personal Interest Checking is designed for clients with higher balances who want to earn Interest on their funds. Our Digital Banking tools will help you manage your funds from anywhere and you can access virtually all ATMs at no charge. We even reimburse other bank's ATM fees.	\$100.00	\$20.00	Minimum Daily Balance \$2,500	Yes, Minimum to earn interest \$2,500	Unlimited
<b>Senior Interest Checking (55+)</b>	Our Senior Interest Checking account makes it easy to manage your funds. We simplified the account to give seniors the best value. With no monthly service fee, free basic checks and no minimum balance requirement, you can spend less time at the bank and more doing whatever it is that matters to you. Available for clients 55 years of age and older.	\$100.00	\$0.00	N/A	Yes, Minimum to earn interest \$300	Unlimited
<b>Personal Money Market</b>	Earn more with our Personal Money Market Account. It is tiered to reward your savings with higher rates as your balances grow.	\$500.00	\$20.00	Minimum Daily Balance \$2,500	Yes, Minimum to earn interest \$2,500	Six preauthorized withdrawals/transfers allowed*
<b>Personal Savings</b>	Simplify your savings with our Personal Savings account. Earn competitive rates and get easy access from almost any ATM.	\$100.00	\$3.00	Minimum Daily Balance \$250	Yes, Minimum to earn interest \$250	Six preauthorized withdrawals/transfers allowed*
<b>Senior Savings (55+)</b>	Our Senior Savings account makes saving easy. Earn great rates while enjoying easy access from almost any ATM. Available for clients 55 years of age and older.	\$100.00	\$3.00	Minimum Daily Balance \$250	Yes, Minimum to earn interest \$250	Six preauthorized withdrawals/transfers allowed*
<b>Personal CD</b>	Our Personal Certificates of Deposit help you save for your short or long term goals with competitive rates and FDIC insurance up to the maximum allowed by law.	\$2,500.00	\$0.00	N/A	Yes	Early withdrawal penalties may apply.
<b>Personal IRA CD</b>	Our Personal Certificates of Deposit help you save for your short or long term retirement goals with competitive rates and FDIC insurance up to the maximum allowed by law.	\$2,500.00	\$0.00	N/A	Yes	Early withdrawal penalties may apply.

\*Unlimited withdrawals / transfers in person or at an ATM. Six preauthorized withdrawals/transfers or checks are allowed per statement cycle. Transactions exceeding those allowable per statement cycle are subject to excess withdrawal fees.

