

Personal Checking

	FREE CHECKING	COMMUNITY INTEREST	COMMUNITY CLASSIC <i>(for those age 55+)</i>	COMMUNITY RELATIONSHIP
MINIMUM BALANCE	None	\$500 minimum	None	\$10,000 minimum daily combined balance in checking, savings and CDs
OPENING DEPOSIT	\$50 minimum	\$500 minimum	\$50 minimum	\$100 minimum
MONTHLY SERVICE CHARGE	None	\$8 monthly fee if balance falls below the minimum balance	None	\$15 monthly fee if balance falls below the minimum balance
EARNs INTEREST	No	Any daily balance \$500 and above	Any daily balance \$500 and above <i>(tiered rates)</i>	Any daily balance \$1,000 and above <i>(tiered rates)</i>
OTHER BENEFITS	Standard checks* Unlimited check writing Check safekeeping MasterCard® Check and Cash Card Combined statements Direct deposit Automatic transfers Overdraft protection** 24-hour telephone banking Online banking	Standard checks* Unlimited check writing Check safekeeping MasterCard® Check and Cash Card Combined statements Direct deposit Automatic transfers Overdraft protection** 24-hour telephone banking Online banking	Standard checks* Unlimited check writing Check safekeeping MasterCard® Check and Cash Card Combined statements Direct deposit Automatic transfers Overdraft protection** 24-hour telephone banking Online banking	Standard checks* Unlimited check writing Check safekeeping MasterCard® Check and Cash Card Combined statements Direct deposit Automatic transfers Overdraft protection** 24-hour telephone banking Online banking 25% off annual safe deposit box rental \$250 off mortgage closing costs 1/4% discount on personal installment loan rates**

* Check order prices vary. Please see a Banker for details.

** Subject to application approval.

Personal Savings

	COMMUNITY YOUTH	COMMUNITY SAVINGS	COMMUNITY PLUS	PREFERRED MONEY MARKET
MINIMUM BALANCE	\$1 minimum	\$50 average monthly balance	\$1,000 daily balance	\$5,000 daily balance
OPENING DEPOSIT	\$1 minimum	\$50 minimum	\$1,000 minimum	\$5,000 minimum
MONTHLY SERVICE CHARGE	None	\$3 monthly fee if balance falls below the minimum balance	\$9 monthly fee if balance falls below the minimum balance	\$15 monthly fee if balance falls below the minimum balance
INTEREST RATE	One rate	One rate	Interest rate tiers: \$0.00 - \$999.99 \$1,000.00 - \$9,999.99 \$10,000.00 - \$24,999.99 \$25,000.00 +	Interest rate tiers: \$0.00 - \$4,999.99 \$5,000.00 - \$19,999.99 \$20,000.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000.00 +
WITHDRAWALS	Unlimited	Six free per month; \$3 per additional withdrawal	Six free per month; \$5 per additional withdrawal	Six free per month; \$8 per additional withdrawal
OTHER BENEFITS	24-hour telephone banking Online banking	24-hour telephone banking Online banking MasterCard® Cash Card Automatic transfers Combined statements	24-hour telephone banking Online banking MasterCard® Cash Card Automatic transfers Combined statements	24-hour telephone banking Online banking MasterCard® Cash Card Automatic transfers Combined statements

Certificates of Deposit

Terms ranging from 3 to 60 months available

\$500 minimum deposit to open

Automatically renewable

Penalty for early withdrawal

Individual Retirement Accounts

Save for your retirement. Ask a Banker about our Traditional and Roth IRAs.

CDARS

Certificate of Deposit Account Registry Service

We belong to the CDARS Network which allows us to offer additional FDIC insurance to our customers.