

	Advantage Checking	Loyalty Checking	Everyday Checking
Minimum Balance to Open	\$1,000	\$25	\$25
Unlimited Check Writing	X	X	
Interest Bearing	X	X	
Online Banking	X	Required*	X
Bill Pay^	X	X	X
Electronic Documents^	X	Required*	X
Mobile Banking^	X	X	X
Mobile Check Deposit^	X	X	X
External Funds Transfer^	X	X	X
Direct Deposit	X	Required*	X
Credit Insights	X	X	X
24 Hour Banker	X	X	X
Debit Card	X	Required* (12 transactions or more posted per statement cycle)	X
\$10.00 Discount per Personal Check Order	X		
Loan Benefits [◇]	Discount of 0.15% annual percentage rate (APR) on consumer loans with automatic funds transfer (AFT)		
Monthly Service Charge	\$10.00 (plus \$0.50 per check/debit)	\$0.00	\$0.50 for each check that exceeds 15 checks processed per statement cycle
Ways to Avoid the Monthly Service Charge	Maintain \$5,000 minimum daily balance OR Maintain \$1,000 minimum daily balance AND one of the following: <ul style="list-style-type: none"> • Minimum daily balance of \$1,500 in a savings or money market OR • Minimum daily balance of \$1,500 in a Certificate of Deposit (CD) OR • Minimum current balance of \$10,000 or more in personal, Home Equity Line of Credit (HELOC), or Real Estate Loan 		15 checks or less processed per statement cycle

^Requires Online Banking. Additional fees and restrictions may apply. Must log into online banking at least once within six (6) months to remain active. ◇Loan benefits include: \$10.00 discount on annual Overdraft Line of Credit Fee and discount of 0.15% Annual Percentage Rate (APR) on Consumer Loans with Automatic Funds Transfer (AFT). *Required in order to receive premium interest rate. rev 6.2025