

	Investor's (checking)	Advantage (checking)	Loyalty (checking)	Everyday (checking)
Minimum Balance to Open	\$5,000.00	\$1,000.00	\$100.00	\$100.00
Unlimited Check Writing		√	√	
Interest Bearing	√	√	√	
Online Banking	√	√	Required*	√
Bill Pay [^]	√	√	√	√
eStatements [^]	√	√	Required*	√
Mobile Banking [^]	√	√	√	√
Mobile Check Deposit [^]	√	√	√	√
External Funds Transfer [^]	√	√	√	√
Direct Deposit	√	√	Required*	√
24 Hour Banker	√	√	√	√
Debit Card	√	√	Required* (12 transactions or more posted per statement cycle)	√
One Free Stop Payment Annually		√		
\$3.00 Discount on Cashier's Checks and Money Orders		√		
\$10.00 Discount per Personal Check Order		√		
Health Savings Account Set Up Fee Waived		√		
Loan Benefits [◇]		√		
Monthly Service Charge	\$5.00 (plus \$0.25 per check/debit)	\$7.00	\$0.00	\$0.50 for each check that exceeds 20 checks processed per statement cycle
Ways to Avoid the Monthly Service Charge	Maintain \$5,000.00 minimum daily balance	<ul style="list-style-type: none"> ➤ Maintain \$1,000.00 minimum daily balance AND one of the following: • Minimum daily balance of \$1,500.00 in a Savings OR • Minimum daily balance of \$1,500 in a Money Market OR • Minimum daily balance of \$1,500.00 in a Certificate of Deposit (CD) OR • Minimum current balance of \$10,000.00 or more in personal, Home Equity Line of Credit (HELOC), or Real Estate Loan 		20 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 0.25% Annual Percentage Rate (APR) on Consumer Loans with Automatic Funds Transfer (AFT). *Required in order to receive premium interest rate. rev 9.2019