



## PERSONAL DEPOSIT ACCOUNTS

PRODUCT	TYPE OF ACCOUNT	OPENING DEPOSIT	SERVICE CHARGE	FEATURES	INTEREST PAID	STATEMENTS/ eSTATEMENTS	VISA DEBIT CARD	ONLINE BANKING	24 HOUR AUTOMATED LINE
<b>Regular Checking</b>	Checking	\$200	\$10 monthly if balance falls below \$1,000	Unlimited check writing	No	Monthly	Yes	Yes	Yes
<b>Interest Bearing Checking</b>	Checking	\$200	\$10 monthly if balance falls below \$1,500	Unlimited check writing	Monthly/Interest rate may change at any time	Monthly	Yes	Yes	Yes
<b>Student Checking</b>	Checking	\$100	\$10 monthly if no direct deposit or parental banking relationship	Unlimited check writing	No	Monthly	Yes	Yes	Yes
<b>Money Market</b>	Money Market	\$500	\$15 monthly if balance falls below \$2,500	Limit of six withdrawals per month	Monthly/Tiered Rate/Interest rate may change at any time	Monthly	No	Yes	Yes
<b>Regular Savings</b>	Savings	\$200	\$3 quarterly if balance falls below \$200	Six quarterly withdrawals/ \$3.00 "per item fee for each additional withdrawal	Quarterly/ Interest rate may change at any time	Quarterly	Only issued in conjunction with checking account	Yes	Yes
<b>Health Savings Account</b>	Savings	\$200	\$25 annual fee/\$25 excess contribution or distribution fee	Distributions for qualified medical expenses/limits on amount deposited	Monthly/Interest rate may change at any time	Monthly	Yes	Yes	Yes
<b>Minor Savings</b>	Savings	\$25	No service charge if parental banking relationship maintained	Six quarterly withdrawals/ \$3.00 "per item" fee for each additional withdrawal	Quarterly/ Interest rate may change at any time	Quarterly	No	Yes	Yes
<b>Certificate of Deposit</b>	Time Deposit	\$1,000	None	Yes/Fixed rate for term of CD	Fixed Rate/Paid at maturity, unless CD term is longer than 1 year	No	No	Yes	Yes
<b>Individual Retirement Account (IRA)</b>	Time Deposit	\$1,000	None	Yes/Fixed rate for term of CD	Fixed Rate/Paid at maturity, unless CD term is longer than 1 year	No	No	Yes	Yes

