

	Advantage Checking	Loyalty Checking	Everyday Checking
Minimum Balance to Open	\$1,000.00	\$100.00	\$100.00
Unlimited Check Writing	√	√	
Interest Bearing	√	√	
Online Banking	√	Required*	√
Bill Pay [^]	√	√	√
Electronic Documents [^]	√	Required*	√
Mobile Banking [^]	√	√	√
Mobile Check Deposit [^]	√	√	√
External Funds Transfer [^]	√	√	√
Direct Deposit	√	Required*	√
Credit Insights	√	√	√
24 Hour Banker	√	√	√
Debit Card	√	Required* (12 transactions or more posted per statement cycle)	√
\$10.00 Discount per Personal Check Order	√		
Loan Benefits [◊]	Discount of 0.15% annual percentage rate (APR) on consumer loans with automatic funds transfer (AFT)		
Monthly Service Charge	\$5.00 (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 • Minimum daily balance of \$1,500 in a 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 8.2023