

Which *checking* account fits your financial lifestyle?

| Checking Accounts | | | | |
|---|--------------------|--------------------------|---------------------------|-----------------------|
| Account | Free Checking | Direct Interest Checking | Premium Interest Checking | 50+ Interest Checking |
| Earns interest | No | ● | Tiered interest rates | ● |
| Free debit card | ● | ● | ● | ● |
| Free online banking | ● | ● | ● | ● |
| Free bill pay | ● | ● | ● | ● |
| Free mobile banking | ● | ● | ● | ● |
| Free electronic statements with online check images | ● | ● | ● | ● |
| Free thank you gift* | ● | ● | ● | ● |
| Buy back of your unused checks and debit cards from another financial institution** | ● | ● | ● | ● |
| Minimum balance required to avoid service charge | No minimum balance | No minimum balance | \$1,500 | No minimum balance |
| Monthly service charge fee | None | None | \$6 if drop below \$1,500 | None |
| Minimum deposit to open | \$50 | \$50 | \$50 | \$50 |
| Eligible to apply for checking line of credit | ● | ● | ● | ● |

- Denotes no fee service with account. Services may be available with other accounts for a fee.

● **See an Account Representative for additional information.**

These accounts receive *FREE Personalized Checks: Premium Interest and 50+ Interest**

*We reserve the right to substitute a gift of similar value. Free gift provided at the time of account opening.

**Up to \$10 for checks and debit cards from another financial institution given at the time the checks/debit cards are presented.

***Free wallet or duplicate style blue Sheffield or \$6 discount on all other styles.

Member FDIC