

Personal Banking Products

	Personal Checking	Personal Interest Checking	Senior Interest Checking (55+)	Personal Money Market	Personal Savings	Senior Savings (55+)	Personal CD	Personal IRA CD
Description	Access your money from anywhere with our Personal Checking account. Our mobile app and online banking tools let you manage your funds from any device. We also reimburse ATM fees nationwide up to \$20 per transaction.	The Personal Interest Checking is designed for clients with higher balances who want to earn Interest on their funds. Our mobile app and online banking tools let you manage your funds from any device. We also reimburse ATM fees nationwide up to \$20 per transaction.	Our Senior Interest Checking features no monthly service fee, free basic checks, and no minimum balance requirement. We also reimburse ATM fees nationwide up to \$20 per transaction. Available for clients 55 years of age and older.	Earn more with our Personal Money Market Account. It is tiered to reward your savings with higher rates as your balances grow.	Simplify your savings with our Personal Savings account. Earn competitive rates and take advantage of our online and mobile banking platforms.	Our Senior Savings account makes saving easy. Earn great rates and take advantage of our online and mobile banking platforms Available for clients 55 years of age and older.	Our Personal Certificates of Deposit help you save for your short- or long-term goals with competitive rates and FDIC insurance up to the maximum allowed by law.	Our Personal Certificates of Deposit help you save for your short- or long-term retirement goals with competitive rates and FDIC insurance up to the maximum allowed by law.
Opening Deposit	\$100.00	\$100.00	\$100.00	\$500.00	\$100.00	\$100.00	\$2,500.00	\$2,500.00
How to Avoid Maintenance Fee	N/A	Maintain a minimum daily balance of \$2,500	N/A	Maintain a minimum daily balance of \$2,500	Maintain a minimum daily balance of \$250	Maintain a minimum daily balance of \$250	N/A	N/A
Maintenance Fee	\$0.00	\$20.00	\$0.00	\$20.00	\$3.00	\$3.00	\$0.00	\$0.00
Statements	eStatements at no charge, or \$3.00 per mailed statement	eStatements at no charge, or \$3.00 per mailed statement	No charge	eStatements at no charge, or \$3.00 per mailed statement	eStatements at no charge, or \$3.00 per mailed statement	No charge	No charge	No charge
Interest Bearing		•	•	⊘	②	•	Ø	Ø
Limitations	Unlimited	Unlimited	Unlimited	Six preauthorized withdrawals/ transfers allowed*	Six preauthorized withdrawals/ transfers allowed*	Six preauthorized withdrawals/ transfers allowed*	Early withdrawal penalties may apply.	Early withdrawal penalties may apply.
Digital Banking	Online and Mobile Banking, Bill Pay, Mobile Check Deposit, Card Control, PopMoney, External Transfers, Active Alerts, Credit Score, Quicken ready	Online and Mobile Banking, Bill Pay, Mobile Check Deposit, Card Control, PopMoney, External Transfers, Active Alerts, Credit Score, Quicken ready	Online and Mobile Banking, Bill Pay, Mobile Check Deposit, Card Control, PopMoney, External Transfers, Active Alerts, Credit Score, Quicken ready	Online and Mobile Banking, Mobile Check Deposit, External Transfers, Active Alerts, Credit Score, Quicken ready	Online and Mobile Banking, Mobile Check Deposit, External Transfers, Active Alerts, Credit Score, Quicken ready	Online and Mobile Banking, Mobile Check Deposit, External Transfers, Active Alerts, Credit Score, Quicken ready	Online and Mobile Banking, External Transfers, Active Alerts, Credit Score, Quicken ready	Online and Mobile Banking, External Transfers, Active Alerts, Credit Score, Quicken ready
Debit Card w/ Chip	Ø	②	•					

*Unlimited withdrawals / transfers in person or at an ATM. Six preauthorized withdrawals/transfers or checks are allowed per statement cycle. Transactions exceeding those allowable per statement cycle are subject to excess withdrawal fees.



