



Checking Accounts



	Free Checking	Premier Checking	Platinum Checking	Money Market	A+ Checking
Minimum Amount to Open	\$50 (No Minimum Balance Required)	\$500	\$5000	\$1000	\$25
Service Charge	No Monthly Service Charge	\$10 Monthly Service Charge (if daily balance of \$500 is not maintained)	\$15 Monthly Service Charge (if daily balance of \$5000 is not maintained)	\$10 Monthly Service Charge (if daily balance of \$1000 is not maintained)	No Monthly Service Charge
Benefits	<ul style="list-style-type: none"> Free MasterCard ATM/Debit Card Free Online Banking with Bill Pay Free EStatements Free Mobile Banking with Mobile Capture 	<ul style="list-style-type: none"> Tiered Interest Bearing Account* Free MasterCard ATM/Debit Card Free Online Banking with Bill Pay Free EStatements Free Mobile Banking with Mobile Capture 	<ul style="list-style-type: none"> Tiered Interest Bearing Account* One Free Official Check a Month One Free Stop Pay a Month First Box of Checks Free Free MasterCard ATM/Debit Card Free Online Banking with Bill Pay Free EStatements Free Mobile Banking with Mobile Capture 	<ul style="list-style-type: none"> Tiered Interest Bearing Account* Free MasterCard ATM/Debit Card Free Online Banking with Bill Pay Free EStatements Free Mobile Banking with Mobile Capture 	<ul style="list-style-type: none"> \$2 For Every "A" on your report card at the end of every semester** Payouts are made twice/year Free Gift with Account Opening Free MasterCard ATM/Debit Card Free Online Banking with Bill Pay Free EStatements Free Mobile Banking with Mobile Capture
Qualifications/Limitations	-	-	-	No more than 6 withdrawals each statement cycle (Withdrawals include but not limited to Checks, ACH Debits, Wires and Internet Banking Transactions)	<ul style="list-style-type: none"> Max of 5 A's/semester** Money is to be deposited into your account For students 1st grade through 12th grade Upon High School Graduation, or students's 19th Birthday, whichever occurs first, the account converts to a Free Checking Adult Joint Account Holder Required Student must present report card in person Paperless EStatements required Must remain open for 180 days (6 Months) or there is a \$20 fee to close
Rate Tiers	-	\$500 - \$49,999 \$50,000 and up	\$5,000 - \$49,999 \$50,000 and up	\$1,000 - \$9,999 \$10,000 - \$49,999 \$50,000 - \$99,999 \$100,000 and up	-

* The interest rate and annual percentage yield may change at any time at management's discretion. To obtain the APY on any interest bearing account you have to maintain the minimum balance required for that interest bearing account. Interest is compounded monthly and credited at end of statement cycle. Interest begins to accrue on business day you deposit any item. Check the Rate Sheet for the most current rates.

** Semesters may include 2 quarters if the student receives quarterly report cards. 1st Semester includes the first two quarters, to be paid out no later than January 31. 2nd Semester includes the final two quarters to be paid out no later than June 30th. You may aggregate "A's", but are limited to 5 per semester. "A" is based on letter grade system of A, B, C, D, F. No Substitute.