

ACCOUNT TYPE**	DESCRIPTION AND FEATURES	MINIMUM OPENING DEPOSIT	SERVICE CHARGE	MINIMUM TO AVOID SERVICE CHARGE	INTEREST TIERS (see current rate sheet for more details)
PERSONAL DEPOSIT PRODUCTS					
PERSONAL CHECKING	<p>Enjoy a basic checking account with premium benefits and must-have features of no monthly service charge, surcharge fee free atm withdrawals and more. Our checking account is built to make banking more simple and secure.</p> <p>*Free Online Banking and Bill Pay. *Unlimited Check Writing.</p> <p>*No Overdraft Fees for Overdrawn balances less than \$25. *Surcharge Fee Free ATM Withdrawals.</p>	\$25	N/A	No Minimum Balance Required	N/A
PERSONAL MONEY MARKET	<p>Earn higher yields on higher balances with a money market account that offers competitive interest rates while enjoying unlimited check-writing capabilities. Our Money Market account is a smart way to add flexibility to your savings strategy</p> <p>*Free Online Banking and Bill Pay. *Unlimited Check Writing, Withdrawals & Transfers.</p>	\$2,500	\$20	\$2,500 minimum daily average ledger balance	\$0 to \$49,999.99 \$50,000 to \$249,999.99 \$250,000 to \$499,999.99 \$500,000 to \$999,999.99 \$1,000,000+
PERSONAL SAVINGS	<p>Our savings account is a great way to save for the future. Watch your money grow with competitive interest rates. Stay in control of your finances with unlimited access to your money without a minimum balance requirement and monthly service charge.</p> <p>*Free Online Banking and Bill Pay. *Unlimited Withdrawals & Transfers. *No Debit Cards.</p>	\$100	N/A	No Minimum Balance Required	Flat Rate
MY SAVER ACCOUNT (MINOR SAVINGS)	<p>Guiding your child to build good money habits is a great way to start them on the road to financial success. Your child can gain real-world money management experiences as the primary account holder of a My Saver Savings account. Savings Account Free transfers from other accounts. For ages 17 and younger. Account will be automatically converted to a standard savings account when minor turns 18.</p> <p>*Free Online Banking. *Unlimited Withdrawals & Transfers.</p>	\$5	N/A	No Minimum Balance Required	Flat Rate
PERSONAL CD	<p>Feel the confidence of knowing that your money is earning you a fixed, guaranteed return. Our CDs will give you an interest on the amount saved at a fixed rate with flexible terms ranging from 30 days to 5 years.</p> <p>*Tiered Interest Rates for Higher Earnings on Higher Balances See Disclosure for Terms and Penalties</p>	\$10,000	N/A	N/A	\$10,000 to \$249,999 \$250,000+

**For specific details regarding all accounts, please ask for the Bank's Personal Account Products Disclosures.