

## **PERSONAL CHECKING OPTIONS**

### **Non-Interest Bearing**

#### **Personal Checking**

No balance requirements.

No monthly maintenance fees.

No item fees.

Monthly statement mailed.

Free first order of 50 checks.

Minimum opening balance of \$20.

### **Interest Bearing**

#### **Regular Checking**

\$200 minimum daily balance required to avoid \$5.00 service charge.

No item fees.

Monthly statement mailed.

Free first order of 50 checks.

Minimum opening balance of \$200.

#### **Senior Checking**

(Individuals 55 years of age & older)

No balance requirements.

No monthly maintenance fee.

No item fees.

Monthly statement mailed.

Free first order of 50 checks.

Minimum opening balance of \$200.

#### **Money Market Deposit Account**

\$2500 minimum daily balance to earn interest.

No monthly maintenance fees.

Tiered rates based on balance.

Three written checks, or three debit card transactions per statement cycle free.

Monthly statement mailed.

## **BUSINESS CHECKING OPTIONS**

### **Non-Interest Bearing**

#### **Small Business Checking**

(Corporations, Limited Partnerships, Partnerships, and For-Profit Businesses)

Monthly maintenance fee of \$8.00.

Item fees of \$0.15 per check written over 50.

Deposited item fee of \$0.15 per deposited item over 50.

Month-end statement mailed.

Minimum opening balance of \$200.

#### **Regular Business Checking**

(Large Corporations, Large Partnerships, and Large For-Profit Businesses)

Monthly maintenance fee of \$25.00.

Item fees of \$0.15 per check written over 250.

Deposited item fee of \$0.15 per deposited item over 250.

Month-end statement mailed.

Minimum opening balance of \$200.

#### **Non Personal Checking**

Organizations/Estates/Civic Groups

No monthly maintenance fees.

No item fees, or deposited item fees.

Month-end statement mailed.

Minimum opening balance of \$20.

### **Interest Bearing**

#### **Small Business Checking**

(Sole Proprietors, Non-profit Organizations, and Government Entities)

Monthly maintenance fee of \$8.00.

Item fees of \$0.15 per check written over 50.

Deposited item fee of \$0.15 per deposited item over 50.

Month-end statement mailed.

Minimum opening balance of \$200.

#### **Regular Business Checking**

(Sole Proprietors, Non-profit Organizations, and Government Entities)

Monthly maintenance fee of \$25.00.

Item fees of \$0.15 per check written over 250.

Deposited item fees of \$0.15 per deposited item over 250.

Month-end statement mailed.

Minimum opening balance of \$200.