

Deposit Accounts for Consumers

Savings and Money Market Accounts

	Simple Savings	Student Savings	Personal Money Market
Balance to waive monthly/quarterly service charge	\$250 quarterly average balance	No minimum balance	\$2,500 average monthly balance.
Monthly/quarterly service charge	\$6 per quarter if average balance falls below \$250	No monthly service charge	\$10 if above balance is not maintained.
Minimum opening deposit	\$100	\$25	\$1,000
Limitations	\$2 fee per withdrawal/transfer from account beyond the first three each quarter. Pursuant to federal law, limitation of 6 restricted debits per calendar month	\$0.50 each withdrawal and/or transfer from account beyond the first three each quarter. Pursuant to federal law, limitation of 6 restricted debits per calendar month	Offered to consumers only. Pursuant to federal law, limitation of 6 restricted debits per statement period. A \$15 fee will be charged per debit over the limit of six. Safekeeping of checks.
Interest Rate Change	Interest rate and annual percentage yield may change as often as daily, at bank's discretion.		
Method of computation and payment of interest	Interest compounded on a daily basis and paid quarterly at quarter end.	Interest compounded on a daily basis and paid quarterly at quarter end.	Interest compounded daily on a 365 day basis and paid monthly on statement date. Entire balance will earn the daily rate in effect for the highest tier in which the balance falls. Interest is paid on balances of \$2,500 or more. Check current rate sheet for rates and tiers.
Other Features	Balances of \$1.00 or more will keep the account open. If the account balance goes below \$1.00 accrued interest will be forfeited. Pursuant to federal law, we reserve the right to require 7 days notice prior to withdrawal or transfer of funds from these accounts.		

Interest Bearing Checking Accounts

	Expect eMazing Checking	Premier Checking	Fixed Advantage Checking
Balance to waive monthly service charge	No minimum balance requirement. However, 10 Visa® debit transaction per month and enrollment in eStatement delivery will waive monthly service charge.	\$1,500 average monthly balance and/or combined average deposit relationship of \$25,000 maintained monthly.	\$100 average monthly balance.
Monthly service charge	\$25 if above conditions are not met.	\$10 with check safekeeping. \$12 with imaged checks returned if above balances are not maintained.	\$5 if above balance is not maintained.
Minimum opening deposit	\$1	\$100	\$100
Limitations	Offered to consumers only.	Offered to consumers only.	Offered to consumers age 50 plus.
Interest Rate Change	Interest rate and annual percentage yield may change as often as daily, at bank's discretion.		
Method of computation and payment of interest	Interest compounded daily on a 365 day basis and paid monthly on statement date. Interest is calculated on split balance method—this method breaks the account balance into tiers and applies the stated rate to each tier of the balance. Check current rate sheet for rates and tiers.	Interest compounded daily on a 365 day basis and paid monthly on statement date. Entire balance will earn the daily rate in effect for the highest tier in which the balance falls. Interest is paid on balances of \$1500 or more. Check current rate sheet for rates and tiers.	Interest compounded daily on a 365 day basis and paid monthly on statement date. Entire balance will earn the daily rate in effect for the highest tier in which the balance falls. Interest is paid on balances of \$200 or more. Check current rate sheet for rates and tiers.
Other Features	Balances of \$1.00 or more will keep the account open. If the account balance goes below \$1.00 accrued interest will be forfeited. Pursuant to federal law, we reserve the right to require 7 days notice prior to withdrawal or transfer of funds from these accounts.		

Regular Checking Accounts

	Simply Amazing Free Checking	Student Checking	
Balance to waive monthly service charge	No minimum balance	No minimum balance	Interest calculated on daily balance method and rounded up or down to the nearest whole cent. Collected balance - The bank pays interest from the day funds are collected on a deposit to the account. We reserve the right to require 7 day's notice prior to withdrawal or transfer of funds on savings accounts.
Monthly service charge	No monthly service charge	No monthly service charge	
Minimum opening deposit	\$50	\$25	
Limitations	Offered to consumers only. Safekeeping of checks	Specifically tailored for teens age 13-17. Safekeeping of checks	

Deposit Accounts for Consumers

Simply Amazing Certificates of Deposit

	30-31 Days	32 Days-1 Year	Over 1 Year- Less than 2 Years*	2-5 Years*	Jumbo CD
Minimum opening deposit			\$1,000-\$99,999		\$100,000
Limitations on Accounts	Additional deposits not allowed. Withdrawals only permitted at maturity. Earnings may be reduced if payments of interest are made before maturity. Accounts have 10 calendar day grace period. Interest accrued during grace period is forfeited if account closes during that time.				
Interest Rate Change	Interest rate for new accounts may change as often as daily at bank discretion. Time Deposit Accounts: The same rate applies through maturity. The rate on automatically renewing accounts is subject to change at renewal & accounts will automatically renew upon maturity.				
Method of computation and payment of interest	Interest compounded daily on a 365 day basis and paid monthly, every 90 days, semi-annually, or at maturity as established at account opening.				
Other Features	Non-negotiable; non-transferable; available to consumers and businesses. Minimum opening deposits of \$50,000 or more may earn a different rate than deposits of less than \$50,000.			Available to consumers and business. All certificates will be non-negotiable, non-transferable.	

Individual Retirement Accounts

	6 Months	12 Months	24 Months	60 Months	Savings
Minimum opening deposit			\$1,000		\$100
Limitations on Accounts	Time Deposits: No additional deposits & early withdrawal penalty may apply. IRA Savings: Deposits of \$100 or more accepted & balance of \$100 must be maintained, No early withdrawals on all accounts unless taking distributions at 59 1/2 or older.				
Interest Rate Change	Interest rate for new accounts may change as often as daily at bank discretion. Time Deposit Accounts: The same rate applies through maturity. The rate on automatically renewing accounts is subject to change at renewal & accounts will automatically renew upon maturity.			Interest rate and annual percentage yield may change as often as daily at bank discretion.	
Method of computation and payment of interest	Interest compounded daily on a 365 day basis and paid monthly, every 90 days, semi-annually, or at maturity as established at account opening. IRA Savings Accounts: Interest paid monthly or every 90 days. If account balance goes below \$100 and is closed, accrued interest will be forfeited.				
Other Features	Annual fee of \$25 applies to all IRA accounts. \$25 Transfer or Rollover fee.				

EARLY WITHDRAWAL PENALTY-TIME DEPOSITS AND IRA DEPOSITS

If the term is greater than one year, the penalty is equal to 180 days' interest. If the term is 91 days to one year, the penalty is 90 days' interest. If the term is 30 days to 90 days the penalty is 30 days' interest. If the term is less than 30 days, the penalty is 7 days' interest. Penalty may result in a loss of principal. IRA Accounts: Tax penalties may also apply to premature distributions and excess contributions.

*Term in monthly increments only.

Health Savings Accounts

Minimum opening deposit	\$100
Limitations on Accounts	No set-up fee. No monthly service charge. Unlimited debit activity.
Interest Rate Changes	Interest rate and annual percentage yield may change as often as daily at bank discretion.
Method of computation and payment of interest	Interest compounded daily based on a 365 day year. Interest paid monthly. If account is closed, accrued interest is forfeited.
Other Features	Visa Debit Card available. Free Online Banking available. Balances of \$1.00 or more will keep the account open. If the account balance goes below \$1.00 accrued interest will be forfeited.

Interest calculated on daily balance method and rounded up or down to the nearest whole cent. Collected balance - The bank pays interest from the day funds are collected on a deposit to the account. We reserve the right to require 7 day's notice prior to withdrawal or transfer of funds on savings accounts.

rev 05.10

