

New Account Selection Worksheet	Easy	Classic	Common\$	Prosperity	Platinum	Int NOW	MMDA
Do you write 10 or fewer checks a month?	X		X				X (6)
Do you complete 15 debit card transactions in a month?			X				
Do you have a Direct Deposit or automatic payment?			X	X			
Do you prefer to pay by check?		X			X	X	
Is a paper statement important to you?		X			X	X	X
Do you like Online Banking & electronic statements?	X		X			X	
Is a set service charge amount per cycle helpful to you?		X			X		
Are you interested in earning interest on balances ?			X			X	X
Do you typically maintain large deposit account balances?			X			X	X
Is a discount on personalized checks important?					X		X
Age 60 or older?	X	X	X	X	X	X	X

Which account appears to be the best fit for you?

Easy Checking \$100.00 Minimum Opening Deposit

No minimum balance requirement. No monthly service charge
 Write 10 free checks/paper debits per month (\$.33 cents per check/paper debit after 10)
 Ideal for customers who utilize limited check writing and do most of their banking with a debit card.

- Unlimited Electronic transactions (ACH, ATM, POS)
- Paper statements available - \$2.25 per month
- Free Electronic statements
- Debit cards
- Online Banking, Bill Pay and Mobile Banking

Classic Checking \$100.00 Minimum Opening Deposit

\$8.00 Monthly service charge is waived with a minimum daily balance of \$1,500
 Write 50 checks/paper debits per month statement at not charge, then \$.23 per check after 50
 Meets all basic banking needs using a blend of new technology and classic banking features

- Unlimited Electronic transactions (ACH, ATM, POS)
- Paper statements available - \$2.25 per month
- Free Electronic statements
- Debit cards
- Online Banking, Bill Pay and Mobile Banking

CommonCents Checking \$100.00 Minimum Opening Deposit

To qualify for your CommonCents payback, simply perform the following activities each Monthly Qualification Cycle:
 Have at least 15 Debit card purchases post and clear per statement
 Have at least (1) ACH Direct Deposit or automatic payment post and clear per statement
 No minimum balance requirement. No monthly service charge

- Earn up to \$15 per statement cycle! You receive 10 cents each swipe after the first 15 POS debit card purchases
- Earn Interest each day the account balance is \$10,000 or more. Interest is earned on the entire balance!
- ATM fee reimbursements up to \$4.99 per transaction not to exceed \$10 per statement
- Unlimited check writing
- Unlimited Electronic transactions (ACH, ATM, POS)
- Paper statements available - \$2.25 per month
- Free Electronic statements
- Debit cards
- Online Banking, Bill Pay and Mobile Banking
- Consumer accounts only - no business

Interest Now \$100.00 Minimum Opening Deposit

\$10.00 monthly service charge waived with \$2,500 minimum daily balance
 Paper Statements Available - \$2.25 per month
 Interest Rate equal to Tier One Money Market Rate

- Unlimited Electronic transactions (ACH, ATM, POS)
- Paper statements available - \$2.25 per month
- Free Electronic statements
- Unlimited checks per monthly statement
- Debit cards
- Online Banking, Bill Pay and Mobile Banking

Platinum Checking \$100.00 Minimum Opening Deposit

Designed for valued customers who want the simplicity of a consistent service charge, and who enjoy extra benefits
 No minimum balance requirement.
 \$7.00 Monthly Service Charge - electronic statement/ \$9.00 Monthly Service Charge - paper statement

- Unlimited Electronic transactions (ACH, ATM, POS)
- Unlimited check writing
- Free personalized checks
- Free small Safe Deposit Box
- Debit cards
- Online Banking, Bill Pay and Mobile Banking

Prosperity Checking \$100.00 Minimum Opening Deposit

Designed for customers 60 who have at least one direct deposit per month.
 No minimum balance requirement/No monthly service charge

- Unlimited check writing
- Unlimited Electronic transactions (ACH, ATM, POS)
- Free - personalized Custom Creation wallet or duplicate checks - limit two (2) orders per year
- Choice of electronic or paper statement
- Debit cards
- Online Banking, Bill Pay and Mobile Banking

Money Market Deposit Account (MMDA) \$1500.00 Minimum Opening Deposit

Regulation D limits apply: 6 checks/debit transfers per month - \$10 per month Reg D violation fee if customer exceeds 6 allowable transactions
 Withdrawals in person, by mail or at an ATM are unlimited.
 \$15.00 Monthly Service Charge waived with \$2,500 minimum daily balance

- Free - choice of electronic or paper statement
- Online Banking, Bill Pay and Mobile Banking
- Debit cards
- Free personalized checks
- Free fax service



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