PERSONAL DEPOSIT ACCOUNTS

Account Type	VIP Checking	Senior Checking	Personal Checking	eChecking	Personal Money Marketing	Personal Savings
Monthly Maintenance Fee	$20.00	$0.00	$8.00	$5.00	$10.00	$5.00
Fee Waiver Requirements	Minimum daily balance of $2,500.00 or Average monthly balance of $5,000.00 or Combined personal account average monthly balances of $25,000.00	No minimum balance requirements The primary account holder must be 55 years of age or older to qualify for this account.	Minimum daily balance of $1,500.00 or Average monthly balance of $3,000.00 or Combined personal account average monthly balances of $15,000.00	Minimum daily balance of $750.00 or Average monthly balance of $1,500.00 or Combined personal account average monthly balances of $7,500.00	Minimum daily balance of $2,500.00 or Average monthly balance of $5,000.00	Minimum daily balance of $500.00
Minimum Opening Balance	$100.00	$100.00	$100.00	$100.00	$100.00	$100.00
Transaction Limits	N/A	N/A	N/A	N/A	Maximum of 6 debits, pre-authorized transfers, or checks per statement cycle	Maximum of 6 debits or pre-authorized transfers per calendar month
Excess Transaction Fees	N/A	N/A	N/A	N/A	$10.00 per excess transaction	$10.00 per excess transaction
Account Features	• Free online banking and bill payment • Free MasterCard® debit card • Free Corporate image wallet style checks (1 order annually) • Reimbursement of foreign ATM surcharges ($25.00 limit per statement cycle) • Earn tiered interest rates based on balances • Interest paid on balances of $1,000.00 and above	• Free online banking and bill payment • Free MasterCard® debit card	• Free online banking and bill payment • Free MasterCard® debit card	• Free online banking and bill payment • Free MasterCard® debit card • Requires enrollment in eStatements; $5.00 monthly paper statement fee if not enrolled • No printed checks issued on account	• Earn tiered interest rates based on balances • Interest paid on balances of $1,000.00 and above	• Interest paid on balances of $500.00 and above

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