

PERSONAL DEPOSIT ACCOUNTS



Account Type	VIP Checking	Personal Checking	eChecking	Personal Money Market	Personal Savings
Monthly Maintenance Fee	\$20.00	\$8.00	\$5.00	\$10.00	\$5.00
Fee Waiver Requirements	<p>Minimum daily balance of \$2,500.00 or</p> <p>Average monthly balance of \$5,000.00 or</p> <p>Combined personal account average monthly balances of \$25,000.00</p>	<p>Minimum daily balance of \$1,500.00 or</p> <p>Average monthly balance of \$3,000.00 or</p> <p>Combined personal account average monthly balances of \$15,000.00</p>	<p>Minimum daily balance of \$750.00 or</p> <p>Average monthly balance of \$1,500.00 or</p> <p>Combined personal account average monthly balances of \$7,500.00</p>	<p>Minimum daily balance of \$2,500.00 or</p> <p>Average monthly balance of \$5,000.00</p>	<p>Minimum daily balance of \$500.00</p>
Minimum Opening Balance	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00
Transaction Limits	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	\$10.00 per excess transaction	\$10.00 per excess transaction
Account Features	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> Free online banking and bill payment Free MasterCard® debit card 	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> Earn tiered interest rates based on balances Interest paid on balances of \$1,000.00 and above 	<ul style="list-style-type: none"> Interest paid on balances of \$500.00 and above