

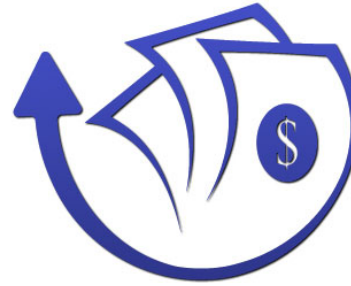
WHAT KIND OF PERKS DO YOU WANT WITH YOUR CHECKING ACCOUNT?

PERKS & PERKS PLUS BASIC QUALIFICATIONS

- A minimum of 12 (Perks) or 24 (Perks Plus) Debit Card Transactions per Month (signature-based or POS-based; excludes ATM deposits and withdrawals)
- 1 Online/Mobile Banking login per Month
- Must enroll in eStatements
- Must maintain a valid e-mail address on file

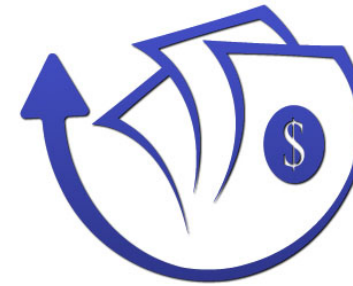
Debit Card Round-Up can be turned on per member's request. This allows debit card purchases to be rounded to the nearest dollar and the difference deposited into your savings account!

¹Fee is waived if member has at least one the following: active loan with current balance of \$10,000 or greater, or a combined deposit relationship of \$5,000 or greater.



PERKS PLUS CHECKING

Balances up to \$5,000.00
1.50% APY*
4.00% CASHBACK REBATE
(on first \$250 in debit card purchases)



PERKS CHECKING

Balances up to \$2,500.00
1.50% APY*
2.00% CASHBACK REBATE
(on first \$250 in debit card purchases)



CLASSIC CHECKING

Balance of \$300.00 or greater
0.05% APY*

RATES & REBATES

Basic Qualifications

Minimum Deposit to Open Account

Monthly Fee

Free Instant Debit Card (1st Card at Account Opening)

Debit Card Round-up

Free Overdraft Protection Transfers

Free Financial Education Site

Free eAlerts & Text Banking

Free Virtual StrongBox

Free Stop Pay Requests

Discount on Check Orders

Eligible to receive deposit cash rewards*

No Fees on Phone Inquiries

No Fees on Cashier's Checks & Money Orders

Free Online Bill Pay

Free Wire Transfers

Real Estate Loan discount for Closing Costs



\$50.00

\$5.95¹



\$10.00

\$2.95¹



\$5.00

