

Personal Checking & Savings¹



	Student Checking	Regular Checking	Regular Now Account	First Club Now	First Club Regular	First Club Senior	Personal Money Market	Regular Savings
Minimum to open	\$100	\$100	\$1,000	\$1,000	\$100	\$100	\$2,500	\$100
Interest-bearing account	No	No	Yes	Yes	No	No	Yes	Yes
Unlimited deposits	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Mastercard debit card	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes, ATM withdrawals only
Minimum balance required to avoid monthly service fee	\$0	\$500	\$1,000	\$1,000	\$0	\$0	\$2,500	\$100
Monthly service charge	None	\$7.50 If minimum average daily balance falls below \$500 for monthly statement cycle	\$10 If daily balance falls below \$1,000 any day of the statement cycle	\$10 If daily balance falls below \$1,000 any day of the statement cycle Club fee- Regular coverage: \$6/month Club fee- Additional coverage: \$7/month	Club fee- Regular coverage: \$9/month Club fee- Additional coverage: \$10/month	Club fee- Regular coverage: \$6/month Club fee- Additional coverage: \$7/month	\$10 If daily balance falls below \$2,500 any day of the statement cycle	\$2 If daily balance falls below \$100 any day of the statement cycle
Account details*	Must be 18 or younger to retain no service charge status	Banking made simple with an account that works with every lifestyle	Interest will be credited into account monthly	Club accounts come with additional benefits such as: free cashier's checks, AD&D insurance personalized checks, and much more! See account representative for more details.	Club accounts come with additional benefits such as: free cashier's checks, AD&D insurance personalized checks, and much more! See account representative for more details.	Club accounts come with additional benefits such as: free cashier's checks, AD&D insurance personalized checks, and much more! See account representative for more details. Must be 55 or over to qualify for this account.	You may not make more than six (6) limited withdrawals or transfers during a calendar month. There is a \$5/withdrawal fee in excess of the six limited withdrawals during a statement cycle	You may not make more than six (6) limited withdrawals or transfers during a calendar month. There is a \$5/withdrawal fee in excess of the six limited withdrawals during a statement cycle

¹ See terms and conditions of accounts for full disclosure details. *Insufficient funds fees apply to overdrafts created by check, in-person withdrawal, or other electronic means. A non-sufficient funds fee may be assessed for each item. We expect accounts to be brought to a positive balance within 30 days of the overdraft occurrence. **Statement period is equal to one earnings cycle. Not IRA eligible. Refer to the Truth in Savings disclosures for the accounts for more information on what is considered withdrawal.