

SERVICE FEATURES	Personal Checking	Free Student Checking	Personal Now Account	Senior Now Account	Personal Money Market Account	Rock Solid Money Market Account	Personal Savings	Minor Savings
Initial Deposit	\$100	\$100	\$100	\$1	\$1000	\$25,000	\$10	\$10
Minimum Balance	\$0 - First Year \$500 - Thereafter	0	\$800	\$1	\$1000	\$1000	\$100	\$10
Maintenance Fee	\$0 – First Year \$5 - Thereafter	0	\$7	\$0	\$10	\$10	\$2	\$0 – no Minimum Balance
Interest Bearing	N/A	N/A	NOW RATE	NOW RATE	MMDA RATE	ROCK SOLID	SAVINGS RATE	SAVINGS RATE
Unlimited Check Writing	YES	YES	YES	YES	3 Checks Per Month Free	3 Checks Per Month Free	\$0.05 per Withdrawal after first 3 each month	\$0.05 per Withdrawal after first 3 each month
ATM Access Card	FREE	FREE	FREE	FREE	N/A	N/A	N/A	N/A
Debit Card/ Ready Reserve Overdraft Protection L.O.C./Debit Card*	\$12	\$12	\$12	\$12	N/A	N/A	N/A	N/A

(1) **Free Personal Checking** - This is for new customers only. The account is free of service charge for the first year. After the first year and if the balance drops below an average daily collected balance of \$500.00, a charge of \$5.00 will be assessed once per statement cycle.

(2) **Free Student Checking** - Minimum age requirement is 16 years of age with a parent or guardian. The account is free of service charge for the first year. After the first year, account holder(s) must provide us a transcript with 12 credit hours to maintain the Student Checking Account status. If 12 hours are not maintained, the account type will be changed to a Regular Personal Checking Account, which requires an average daily balance of \$500.00 or a \$5.00 service charge will be assessed once per statement cycle.

(3) **Senior Now Account** - Available to customers of the age 60 and over. Free Bank checks are provided and available in either wallet or duplicate style. This account also provides travelers and cashiers' checks at no cost and safe deposit box rental is discounted fifty (50) percent.

(4) **Personal Money Market Accounts** - A \$1,000.00 average daily collected balance is required to avoid a monthly service fee of \$10.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the statement period. Tiered rate structure is based upon the average daily balance for each statement cycle. Account withdrawals are limited to six (6) per statement cycle if made by check, automatic transfer, or telephone (including data transmission) agreement, order or instruction. Only three (3) of these transfers may be made by check, draft, or similar order (including POS transactions). A fee of \$10.00 per item may apply if the withdrawal limitation is exceeded.

(5) **Rock Solid Money Market Accounts** - A \$1,000.00 average daily collected balance is required to avoid a monthly service fee of \$10.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The interest rate on the account is adjusted weekly and is based on the National High Yield \$25K MMA Index Reported in Bankrate.com. If the average daily collected balance should be below \$25,000.00, then the interest rate paid declines to the lowest posted deposit rate the bank offers on its money market deposit accounts. Account withdrawals are limited to six (6) per statement cycle if made by check, automatic transfer, or telephone (including data transmission) agreement, order or instruction. Only three (3) of these transfers may be made by check, draft, or similar order (including POS transactions). A fee of \$10.00 may apply if the withdrawal limitation is exceeded.

Check imaging is required for all personal checking accounts.

Early withdrawal penalty may be assessed if an account is closed within ninety (90) days from open date.

*Issuance of Debit Card is dependent upon credit approval for Overdraft Protection Line of Credit.

Certificates of Deposit and Individual Retirement Accounts are available at competitive rates. Terms and Conditions are subject to change

January 2008