

Personal Checking Chart

8 FREE Foreign ATM transactions per month*

Free Checking	Personal Checking	Advantage Checking	Now Checking	Ambassador Club Checking	Jr. Executive Checking
Minimum Opening Balance					
100 + direct deposit	\$100	\$100	\$100	\$100	\$100
Monthly Service Charge					
Free	\$7.50	\$15.00	\$11.00	\$10.00	Free
Balance Requirements to avoid monthly service charge					
No minimum balance	No fee when a \$500 daily or \$750 average daily balance is maintained.	No fee when a combined deposit relationship of more than \$10,000 is maintained.	No fee when a \$750 daily or \$1,000 average daily balance is maintained.	No fee when a combined deposit relationship of more than \$1,000 is maintained.	No minimum Balance
Interest Paid					
No	No	Yes	Yes	Yes	No
Free Specialty Checks					
No	No	Yes	No	Yes	Yes
MasterMoney Debit Card					
Yes + 8 free foreign ATM withdrawals per month	Yes + 8 free foreign ATM withdrawals per month	Yes + Unlimited free foreign ATM withdrawals	Yes + 8 free foreign ATM withdrawals per month	Yes + 8 free foreign ATM withdrawals per month	Yes + 8 free foreign ATM withdrawals per month
Free online banking, bill payment and e-statements					
Yes	Yes	Yes	Yes	Yes	Yes
Unlimited deposits and withdrawals					
Yes	Yes- with \$500 daily or \$750 avg daily balance, otherwise it is \$.21 per check over 15	Yes	Yes	Yes	Yes
Overdraft Protection					
No	No	Yes, \$1,000 reserve line*	Yes	Yes	Yes
Imaged Statements					
Yes	Yes	Yes	Yes	Yes	Yes
Account Features					
		Free cashier's checks, money orders, travelers checks (does not include travelers checks for two) Free financial analysis *- Advantage customers receive Unlimited FREE foreign ATM withdrawals.		For customers over age 50 Free cashier's checks, money orders, travelers checks (does not include travelers checks for two) Free notary service, photocopies and faxes Free financial analysis, newsletter and special outings for members \$10 discount on safe deposit boxes	Must show a valid student (high school or college) ID to open this account Free seminars for college financial planning



Member FDIC

Where roots run deep, relationships grow strong.