

PERSONAL BANKING ACCOUNTS

	FREE CHECKING	INTEREST CHECKING	GOLDEN SAVINGS	PLANTINIUM SAVINGS	KIDS SAVINGS	MONEY MARKET
Initial Deposit Requirement	\$50.00	\$1,000.00	\$100.00	\$1,000.00	n/a	\$2,500.00
Number of Free Deposits	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Six
Number of Free Debits	Unlimited	Unlimited	Three	Three	Three	Three
Monthly Maintenance Fees	n/a	\$7.50 per statement cycle if the monthly average available balance falls below \$1,000.00	\$5.00 per statement cycle if the monthly average available balance falls below \$100.00	\$10.00 per statement cycle if the monthly average available balance falls below \$1,000.00	n/a	\$10.00 per statement cycle if the monthly average available balance falls below \$2,500.00
Transaction Fees	n/a	n/a	\$2.00 for each withdrawal in excess of three per statement cycle	\$2.00 for each withdrawal in excess of three per statement cycle	\$2.00 for each withdrawal in excess of three per statement cycle	\$2.00 for each withdrawal in excess of three per statement cycle and \$2.00 for each deposit in excess of six per statement cycle
Minimum Balance Requirement	n/a	Interest is paid when the daily available balance is \$1,000.00	Interest is paid when the daily available balance is \$100.00 or greater	Interest is paid when the daily available balance is \$1,000.00 or greater	Interest is paid when the daily available balance is \$50.00 or greater	Interest is paid when the daily available balance is \$2,500.00 or greater
Debit Card Available	Yes	Yes	Yes, If linked to a checking account	Yes, If linked to a checking account	n/a	Yes, If linked to a checking account
Online Banking	Yes	Yes	Yes	Yes	Yes	Yes
Bill Pay	Yes	Yes	n/a	n/a	n/a	n/a