



What type of account are you requesting?

Personal (pages 2 & 3)

- Eco Checking Account
- Simple Checking Account
- Regular Checking Account
- NOW Account
- Money Market Account
- Savings Account
- Super Savers Account
- Christmas Club Account

Business (page 4)

- Simple Business Checking Account
- Regular Business Checking Account
- Premier Business Checking Account
- Business Savings Account

Investments (page 5)

- Certificates of Deposit
- Individual Retirement Account

See additional pages below for more information on what each account offers.

Personal

ECO Checking Account

- **Non-Interest-Bearing Account**
- **Minimum Deposit to Open:** \$50
- **Transaction Limitations:** No transactions by check or draft will be permitted from this account, only debit card transactions & online transfers/ bill pay (strictly electronic account).
- **Fees:** No monthly fees!
- **Statements:** Online statements available, paper statements will NOT be mailed or distributed. A fee of \$5.00 will be charged per statement upon request.

Simple Checking Account

- **Non-Interest-Bearing Account**
- **Minimum Deposit to Open:** \$100
- **Fees:** A flat fee of \$5.00 will be charged if the balance falls below \$100 at any time during the statement cycle.
- **Statements:** Online statements available, paper statements will NOT be mailed or distributed. A fee of \$5.00 will be charged per statement upon request.

Regular Checking Account

- **Non-Interest-Bearing Account**
- **Minimum Deposit to Open:** \$100
- **Fees:** (apply only to those 65 & under) A monthly account maintenance fee of \$3.00 will be charged, and each check/ ACH withdrawal will be charged a fee of \$0.03 per item. A \$0.10 credit will be given per \$100 in average balance that is carried.

Example:

\$3.00 (monthly fee)

+ \$0.45 ($\$0.03 + 15 = \0.45 checks/ ACH Withdrawals)

- \$1.50 ($\$0.10 + \text{average balance of } \$1,500 = \$1.50$)

= \$1.95 Total customer Charge

- **Statements:** Online statements available, paper statements will be mailed & distributed monthly.

NOW Account (Negotiable Order of Withdrawal)

- **Interest-Bearing Account**
- **Minimum Deposit to Open:** \$1,000
- **Fees:** A flat fee of \$5.00 will be charged if the balance falls below \$1,000 at any time during the statement cycle.
- **Statements:** Online statements available, paper statements will be mailed & distributed monthly.

Money Market (Demand Deposit Account)

- **Tiered Interest Earning**
- **Minimum Deposit to Open:** \$10,000
- **Fees:** A flat fee of \$5.00 will be charged if the balance falls below \$10,000 at any time during the statement cycle.
- **Statements:** Online statements available, paper statements will be mailed & distributed monthly.

Savings Account

- **Interest-bearing Account**
- **Minimum Deposit to Open:** \$300
- **Fees:** A flat fee of \$6.00 will be charged if the balance falls below \$100 any day of the cycle. An excessive withdrawal fee of \$1.00 will be charged for each withdrawal in excess of 9 per quarter.
- **Statements:** Quarterly statements are available unless an ACH debit or credit has been charged to the account. If this is the case, a monthly statement will be issued.

Super Savers Account (Minors Savings Account)

- **Interest-bearing Account**
- **Minimum Deposit to Open:** \$0
- **Fees:** An excessive withdrawal fee of \$1.00 will be charged for each withdrawal in excess of 9 per quarter.
- **Statements:** Quarterly statements are available unless an ACH debit or credit has been charged to the account. If this is the case, a monthly statement will be issued.

Christmas Club Account

- **Interest Bearing Account**
- **Minimum Deposit to Open:** \$1.00
- **Transaction Limitations:** No transactions by check or draft will be permitted from this account. Funds will be distributed annually or upon your request to close the account.
- **Fees:** No monthly fees!
- **Statements:** Quarterly statements are available unless an ACH debit or credit has been charged to the account. If this is the case, a monthly statement will be issued.

***Notice:** If any customer closes a new account within 60 days of opening the account, the customer will be charged a \$25 closure fee.

Business

Simple Business Checking Account

- **Non-Interest-Bearing Account**
- **Minimum Deposit to Open:** \$100
- **Fees:** A flat fee of \$5.00 will be charged if the balance falls below \$100 at any time during the statement cycle.
- **Statements:** Online statements available, paper statements will NOT be mailed or distributed. A fee of \$5.00 will be charged per statement upon request.

Regular Business Checking Account

- **Non-Interest-Bearing Account**
- **Minimum Deposit to Open:** \$100
- **Fees:** A monthly account maintenance fee of \$3.00 will be charged, and each check/ ACH withdrawal will be charged a fee of \$0.03 per item. A \$0.10 credit will be given per \$100 in average balance that is carried.

Example:

\$3.00 (monthly fee)

+ \$0.45 ($\$0.03 + 15 = \0.45 checks/ ACH Withdrawals)

- \$1.50 ($\$0.10 + \text{average balance of } \$1,500 = \$1.50$)

= \$1.95 Total customer Charge

- **Statements:** Online statements available, paper statements will be mailed & distributed monthly.

Premier Business Checking Account

- **Interest-Bearing Account**
- **Minimum Deposit to Open:** \$1,000
- **Fees:** A flat fee of \$5.00 will be charged if the balance falls below \$1,000 at any time during the statement cycle.
- **Statements:** Online statements available, paper statements will be mailed & distributed monthly.

Business Savings Account

- **Interest-Bearing Account**
- **Minimum Deposit to Open:** \$300
- **Fees:** A flat fee of \$6.00 will be charged if the balance falls below \$100 at any time during the statement cycle. An excessive withdrawal fee of \$1.00 will be charged for each withdrawal in excess of 9 per quarter.
- **Statements:** Quarterly statements are available unless an ACH debit or credit has been charged to the account. If this is the case, a monthly statement will be issued.

***Notice:** If any customer closes a new account within 60 days of opening the account, the customer will be charged a \$25 closure fee.

Investments

CD (Certificate of Deposit)

- Competitive rates
- Multiple terms to choose from
- FDIC Insured Investment
- \$1,000 minimum to open
- Call today to check on terms and pricing!

IRA (Individual Retirement Account)

Roth

- Competitive rates
- FDIC Insured Investment
- Call today to learn more about how to invest!

Traditional

- Competitive rates
- FDIC Insured Investment
- Call today to learn more about how to invest!

***Notice:** If any customer closes a new account within 60 days of opening the account, the customer will be charged a \$25 closure fee.