

Account Name	Perks & Benefits	Features ¹	Minimum Opening Deposit	Monthly Service Charge	Daily Balance Requirement to Earn Interest	Qualifications
Full Service Checking	Save Money Convenient Safeguard Money	First Box of Checks Free (Bank Style Only)	\$50.00	N/A	N/A	N/A
Cash Back Rewards Checking	Pays Money Save Money Peace of Mind Convenient Safeguard Money	2% Cash Back (up to \$10 per Statement Cycle) on Signature and PIN-based Transactions Cell Phone Protection Identity Theft Resolution Shopping, Travel & Attraction Discounts Free Starter Checks (8)	\$50.00	N/A	N/A	Be Enrolled in & Log into Online Banking Once per Statement Cycle Conduct 12 Debit Card Transactions Posted & Settled Per Statement Cycle - ATM Withdrawals Are Excluded Must Be Enrolled and Agree to Receive E-statements Single or Joint Ownership Only 1 Account per SSN
Interest Checking	Earn Money Save Money Convenient Safeguard Money	First Box of Checks Free (Bank Style Only)	\$50.00	N/A	\$1,000	N/A
Prime Bonus Interest Checking	Earn Money Save Money Peace of Mind Convenient Safeguard Money	2.50% APY on Balances up to \$10,000 (Blended Rate for Balances Above \$10,000) Cell Phone Protection Identity Theft Resolution Shopping, Travel & Attraction Discounts Free Starter Checks (8)	\$50.00	N/A	N/A	One Direct Deposit or Auto Payment (ACH) Posted and Settled to Account per Statement Cycle Be Enrolled in & Log into Online Banking Once per Statement Cycle Conduct 12 Debit Card Transactions Posted and Settled Per Statement Cycle - ATM Withdrawals Are Excluded Must Be Enrolled and Agree to Receive E-statements Single or Joint Ownership Only 1 Account per SSN
Health Savings Account (HSA)	Earn Money Convenient Safeguard Money	Initial \$25.00 Set Up Fee – No Annual Fee First Order of Checks Free (Bank Style Only)	\$10.00	N/A	\$10.00	Must be Covered by a High Deductible Health Plan

1. All Personal Checking Accounts include online banking with bill pay, mobile banking with mobile deposit, free ATMs nationwide, returned check images, overdraft transfer services, and a debit card. HSA excluded from overdraft transfer services.