

CONSUMER AND SOLE PROPRIETOR ACCOUNTS	Value	Classic Secure	Secure Plus
No minimum balance required to open account	N/A	N/A	N/A
Minimum balance to avoid service charge	N/A	N/A	\$2,500.00
Monthly Service Charge	N/A *	\$8.00 **	\$9.00
Interest Bearing	No	No	Yes
Free ATM/Visa debit card	Yes	Yes	Yes
First order of personalized checks free	No	No	Yes
Free E-statements	Yes	No	Yes
Free paper statement with images	No	No	Yes
Free Online Banking	Yes	Yes	Yes
Free Mobile Banking	Yes	Yes	Yes
Remote Deposit Capture Available-fees may apply	Yes	Yes	Yes
Free Bill Pay	Yes	Yes	Yes
Person-2-Person Payments (IPay,P2P)- fees may apply	Yes	Yes	Yes

Free ID-Theft Protection	No	Yes	Yes
Free Cellular phone insurance	No	Yes	Yes
Free Official Checks limit 4 per month	No	No	Yes
Overdraft Protection Available	Yes	Yes	Yes

* **Value Checking** requires e-statements. If you are unable to access e-statements, your Value checking account statement can be printed for a fee of \$3.00.

(Waived upon request for age 65 or better)

** **Classic Secure Checking** will have a monthly reduction in Service Charge of \$4.00 if receiving an e-statement.