

CHECKING ACCOUNT CHANGES AS OF APRIL 1, 2016

	eChecking	eChecking with Value Pack	Better Than Free Checking	Better Than Free with Value Pack	Perks Checking	PrimeTime Checking	Platinum Checking
Earns Interest	No		No		Yes	Yes	Yes
Check Writing	3 per month		Unlimited		Unlimited	Unlimited	Unlimited
Ways To Waive Your Monthly Fee	Debit card usage and eStatements Or direct deposit (wages or social security) and eStatements		\$750 average balance is maintained Or \$2,500 relationship balances Or direct deposit Or 10 debit card transactions		\$2,000 minimum daily checking balance Or \$5,000 in total deposits Or any loan	55+ years of age and direct deposit Or \$5,000 in total deposits	Total deposit, line of credit, or loan balance of \$35,000 or more
Monthly Account Fees <small>(If requirements are not met)</small>	\$6.00	\$6.00	\$6.00	\$6.00	\$12.00	\$10.00	\$20.00
Added Features		VALUE PACK - Rewards debit card - Identity theft protection - Overdraft protection - NEW Cell phone protection - NEW Local discounts program - NEW Health care discounts - 50% off select checks		VALUE PACK - Rewards debit card - Identity theft protection - Overdraft protection - NEW Cell phone protection - NEW Local discounts program - NEW Health care discounts - 50% off select checks	PERKS - Overdraft protection available - CD bonus rates - 50% off select checks	PRIME TIME - No cost money orders - Overdraft protection available - 50% off select checks	PLATINUM - Rewards debit card - Identity theft protection - Overdraft protection - CD bonus rates - NEW Cell phone protection - NEW Local discounts program - NEW Health care discounts - 50% off select checks
Value Pack		\$4.00		\$4.00			

For an explanation of the **NEW** added features for Value Pack and Platinum Checking, please see back panel.