

## Checking Accounts

*Fee of \$5.00 per Month after one year of inactivity (dormant) on all checking accts*

### FREE Checking :

- \$100.00 to Open
- No Minimum balance after the initial deposit
- No Service Charges on active checking accounts.

### Non-Interest Checking : (non-personal)

- \$100.00 to Open
- No Minimum balance after the initial deposit
- No Service Charges on active accounts.

### NOW Account :

- \$500.00 Minimum Balance
- Earns Variable Interest Rate
- \$10.00 Service Charge if balance falls below the \$500.00
- Service Charge is waived if the customer has a CD (\$1000.00 or more) with our Bank

### Interest Checking Account : (non-personal)

- \$500.00 Minimum Balance
- Earns Variable Interest Rate
- \$10.00 Service Charge if balance falls below the \$500.00
- Service Charge is waived if the customer has a CD (\$1000.00 or more) with our Bank

## Checking Accounts (cont'd)

### Super NOW Account :

- \$2,500.00 Minimum Balance
- Earns Variable Interest Rate
- If balance falls below the \$2,500.00 minimum, but is still more than \$500.00, the interest rate will fall to the NOW account rate
- \$10.00 Service Charge, if balance falls below \$500.00
- Service Charge is waived if the customer has a CD (\$1000.00 or more) with our Bank
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## Money Market Accounts

### MMDA (Money Market) :

- \$2,500.00 Minimum Balance
- Earns Variable Interest Rate
- Maximum of 6 debits to a third party per month / 72 within a year
- If balance falls below the \$2,500.00 Minimum, but is still more than \$500.00 the interest rate will fall to the NOW account rate
- \$10.00 Service Charge if balance falls below \$500.00

*(Jumbo MMDA Requires \$50,000.00 Minimum Balance; Variable Interest)*

## Savings Accounts

### Statement Savings :

- \$10.00 Minimum to Open
- Earns Variable Interest Rate
- \$10.00 Minimum balance to keep the account open
- Maximum of 6 debits to a third party per month 72 within a year
- Quarterly Statements (Mar, Jun, Sep & Dec)
- No Service Charges on active statement savings accounts. *Fee of \$5.00 per Qtr after three years of inactivity (dormant)*

### Christmas Savings :

- \$10.00 Minimum to Open
- Earns Variable Interest Rate
- Quarterly Statements (Jan, Apr, Jul & Oct)
- Deposits can be any amount, at any time
- Withdrawals are not allowed, until maturity, at the end of October.
- When the account "matures" you will receive a check for the entire balance
- No Service Charges on Christmas Savings Accounts