

Personal Checking Accounts

choose the account that's right for you

*An account closed within the first 60 days will be charged a \$25.00 fee.
 ** Minimum collected balance.
 ***10 settled and posted debit card point of sale transactions per monthly statement cycle, one monthly direct deposit, and receive e-statements.
 **** Third party fees may apply.

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| | FIVE STAR CHECKING | SUPER NOW | CLASSIC CHECKING | LEGACY CHECKING (55 and older to qualify) | e-CHECKING |
|--|--|--|--|--|--|
| Minimum Balance to Open* | \$100.00 | \$100.00 | \$100.00 | \$100.00 | \$100.00 |
| Interest Paid | Accrued Daily, Compounded Monthly; Paid Monthly on Collected Balance | Accrued Daily, Compounded Monthly; Paid Monthly on Collected Balance | n/a | n/a | n/a |
| Interest Rate | Tiered Rate Based Upon Balance; Subject to Change at Bank's Discretion | Tiered Rate Based Upon Balance; Subject to Change at Bank's Discretion | n/a | n/a | n/a |
| Balance to Avoid Monthly Maintenance Service Charge** | There is no balance to avoid the monthly fee. | \$1,000.00 | \$500.00 or Direct Deposit | n/a | n/a |
| Monthly Service Charge | \$7.50 if all qualifications are not met.*** | \$7.50 | \$6.00 | n/a | n/a |
| Transaction Fees | No charge. | No charge. | No charge. | No charge. | No charge. |
| Statements | Free e-statements. | Free e-statements. \$2.00 per paper statement. | Free e-statements. \$2.00 per paper statement. | Free e-statements. Free paper statements. | Free e-statements. (Required with e-checking) |
| Banking Access**** | Checks, ATM, Mastercard Check Card, Online/Mobile Banking, Bill Pay, Phone Banking | Checks, ATM, Mastercard Check Card, Online/Mobile Banking, Bill Pay, Phone Banking | Checks, ATM, Mastercard Check Card, Online/Mobile Banking, Bill Pay, Phone Banking | Checks, ATM, Mastercard Check Card, Online/Mobile Banking, Bill Pay, Phone Banking | Checks, ATM, Mastercard Check Card, Online/Mobile Banking, Bill Pay, Phone Banking |