



## CHECKING ACCOUNT COMPARISON CHART

PRODUCT FEATURES	CHECKING ACCOUNTS					
	Free	First Select	Traditional	Community First Club	Interest	First Class
Earns Interest					✓	✓
Free Checks <sup>1</sup>	Starter	1st Order		✓		✓
Unlimited Check Writing	✓	✓	✓	✓	✓	✓
Fee Free Visa(R) Check Card	✓	✓	✓	✓	✓	✓
Free Online Banking with Bill Pay	✓	✓	✓	✓	✓	✓
Free Check Imaging <sup>2</sup>	✓	✓	✓	✓	✓	✓
Free 24-Hour Bank-by-Phone Service	✓	✓	✓	✓	✓	✓
Fee Free Community First and Money Pass ATM Transactions	✓	✓	✓	✓	✓	✓
Fee Free ATM Transactions Worldwide			✓	✓	✓	✓
No Annual Fee Visa/MasterCard <sup>3</sup>	✓	✓	✓	✓	✓	✓
Fee Free Cashier's Checks				✓		✓
Fee Free Traveler's Checks				✓		✓
Fee Free Notary Service				✓		✓
Discounted Safe Deposit Box Rental						✓
Higher Interest Rates on Certificates of Deposit						✓
Hotel, Entertainment & Car Rental Discounts				✓		
Coupons on Entertainment and Food				✓		
Accidental Death & Disability Insurance				\$10,000		
First Line of Credit w/ Overdraft Protection Available <sup>3</sup> OR Overdraft Courtesy Service <sup>4</sup>	✓	✓	✓	✓	✓	✓
Minimum Opening Deposit	No Minimum	No Minimum	\$100	\$100	\$1,000	\$2,500
Monthly Service Fee	N/A	N/A	\$6	\$9	\$12	\$15
Minimum Balance Requirement to avoid Monthly Service Fee	N/A	N/A	\$500 MDB <sup>5</sup>	N/A	\$1,000 MDB <sup>5</sup>	\$2,500 MDB or \$20,000 combined relationship <sup>6</sup>

1 - Availability of free style(s) vary by account

2 - Research fee for image checks may apply on Free Checking.

3 - Subject to credit approval

Disclosure of fees and charges is available upon request and at account opening

4 - 30-day waiting period required. Available on accounts that do not have First Line of Credit with Overdraft Protection.

5 - Minimum daily balance

6 - Combined balance on total banking relationship, including: CDs, savings, other checking accounts and consumer loans