

	Free Checking	Club 55 Checking (Must be 55 & over)	Regular Checking	Advantage Checking	Interest Checking	Money Market Checking
Minimum to Open	None	None	None	None	None	None
Minimum Balance to Avoid Fee	None	If your combined balance falls below \$500 on any day in the month, your account will be subject to a \$5.00 service charge.	If your balance falls below \$500 on any day in the month, your account will be subject to a \$5.00 service charge.	None	If your balance falls below \$1,000 on any day in the month, your account will be subject to a \$7.00 monthly service charge.	If your balance falls below \$2,500 on any day in the month, your account will be subject to a \$5.00 monthly service charge.
Monthly Fees	None	None	None	Accidental death & dismemberment insurance* determines the fee: <ul style="list-style-type: none"> \$20,000 - \$7.00/month \$30,000 - \$8.50/month \$2,500 accidental death and dismemberment *** dependent benefit is available to dependent children between the ages of six months and age 19, or 23 if attending an accredited college on a full time basis. 	25 free paper debits; each paper debit after 25 is \$.15 per item; 25 free transit (non SBT-SSB) deposited items; each transit deposited item over 25 is \$.15 per item	Six withdrawals per month; \$3.00 per extra withdrawal.
Interest-bearing	No	No	No	No	Interest paid at these balance tiers: \$0-\$50,000 \$50,000.01-\$100,000 \$100,000.01 or more	Interest paid at these balance tiers: \$0-\$2,500 \$2,500.01 or more
Features	<ul style="list-style-type: none"> e-Statements available Unlimited check writing Debit Card available Free Online Banking & Bill Pay Telephone Banking Check images not returned with statements 	<ul style="list-style-type: none"> e-Statements available Unlimited check writing Debit Card available Free Online Banking & Bill Pay Telephone Banking Two free boxes of Club checks per year \$6.00 discount on safe deposit box Eligible for Club 55 events 	<ul style="list-style-type: none"> e-Statements available Unlimited check writing Debit Card available Free Online Banking & Bill Pay Telephone Banking 	<ul style="list-style-type: none"> e-Statements available Unlimited check writing Debit Card available Free Online Banking & Bill Pay Telephone Banking Two free boxes of Advantage checks per year \$6.00 discount on safe deposit box 	<ul style="list-style-type: none"> e-Statements available Debit Card available Free Online Banking & Bill Pay Telephone Banking 	<ul style="list-style-type: none"> e-Statements available Debit Card available Free Online Banking & Bill Pay

Please refer to the Account Disclosures for complete information about these accounts.

* Insurance products are not deposits, not FDIC insured, not insured by any federal government agency, and not guaranteed by the bank.

***Option only available with the \$30,000 coverage.