

# PERSONAL BANKING

## PERSONAL CHECKING ACCOUNTS

## VCB COMMUNITY CHECKING

## VCB PREMIUM CHECKING

## PERSONAL CHECKING ACCOUNTS

## e-ADVANTAGE ONLINE CHECKING

Ideal for customers who...

Are looking for a “no frills” account

Would like greater value with additional benefits

Ideal for customers who...

Are computer savvy and prefer to bank online. Plus NO ATM fees anywhere in the United States. (fees will be reimbursed to the account)

Minimum opening deposit

\$25

\$100

Minimum opening deposit

\$100

Monthly maintenance service charge

\$5

\$9

Monthly maintenance service charge

NO FEE

Interest

Earn interest on daily balances of \$1,500 or more

Earn interest on any balance<sup>2</sup>

Interest

Non-interest bearing

Minimum monthly average balance to waive monthly maintenance service charge

\$500

None

OnLine Advantage<sup>®</sup> Internet banking

NO FEE

OnLine Advantage<sup>®</sup> unlimited bill pay

NO FEE

OnLine Advantage<sup>®</sup> Internet banking

NO FEE

NO FEE

Limited Check Order Fee

\$12 (25 checks only)

OnLine Advantage<sup>®</sup> unlimited bill pay

NO FEE

NO FEE

Account advantages

- NO FEE Advantage ATM & Check Card
- NO FEE UChoose Rewards<sup>®</sup> Program<sup>1</sup>
- NO FEE 24/7 Telephone Banking
- NO FEE Direct Deposit
- NO FEE e-Statement
- NO FEE transaction download to: Quickbooks, Quicken or Microsoft Money

Account advantages

- Unlimited check writing
- NO FEE first order of bank stock checks
- NO FEE check safekeeping
- NO FEE for Advantage ATM & Check Card
- NO FEE UChoose Rewards<sup>®</sup> Program<sup>1</sup>

- Same benefits as VCB Community Checking, and –
  - \$10,000 Accidental Death Insurance; \$100,000 Accidental Death Insurance if traveling on a Common Carrier as defined in insurance certificate.
  - Discounted or free downloads of digital content.
  - One complimentary companion travel voucher at the lowest fare available at the time of purchase of an adult round-trip, coach-class airline ticket in accordance with terms and conditions.
  - Rebates on everyday purchases. Rebate forms may be submitted once per quarter.
- See a New Accounts Representative for details and restrictions on these free member benefits.

<sup>1</sup> Please see UChoose Rewards<sup>®</sup> Program brochure for complete details.

<sup>2</sup> Ask a New Accounts Representative for current interest rates and annual percentage yields (A.P.Y.).