

PERSONAL BANKING

PERSONAL CHECKING ACCOUNTS	FREE CHECKING	e-ADVANTAGE ONLINE CHECKING	ADD ON BENEFITS PLUS	ADVANTAGE CHECKING	ADVANTAGE PLUS CHECKING
Ideal for customers who...	Are looking for a “no frills” account with no minimum balance requirement	Are computer savvy and prefer to bank online. Plus FREE ATM fees anywhere in the U.S. (fees will be reimbursed to the account)	ADD ON BENEFITS PLUS For Free Checking and e-Advantage Online Checking. Add this package of money saving benefits for a low \$3 monthly fee. Includes — <ul style="list-style-type: none"> • Identity Theft Insurance • \$10,000 24-hour accidental death and dismemberment insurance • Savers Club® Book • Bonus Travel • ID Network™ Safety Service • Payment card protection • Sojourns® Travel Magazine • Rx Advantage® prescription drug program³ • Liberty Direct Services³ • Document and personal registry • Member Benefits Online 	Are looking for added value in their checking account	Would like greater value with additional benefits
Minimum opening deposit	\$25	\$100		\$100	\$100
Monthly maintenance service charge	FREE	FREE		\$0 or \$8 if account falls below minimum	\$6
Minimum daily balance to waive monthly maintenance service charge	None	None		\$500	None
Interest	Non-interest bearing	Non-interest bearing		Earn interest on daily balances of \$1500 or more ⁴	Earn interest on any balance ⁴
OnLine Advantage® Internet banking	FREE	FREE		FREE	FREE
OnLine Advantage® unlimited bill pay	FREE	FREE		FREE	FREE
Account advantages	<ul style="list-style-type: none"> • Unlimited check writing • FREE first order of stock checks • FREE check safekeeping • Advantage ATM & Check Card • FREE UChoose Rewards® Program¹ • \$1,000 Overdraft PrivilegeSM (restrictions apply)² 	<ul style="list-style-type: none"> • FREE first order of checks (25 checks only) • Advantage ATM & Check Card • FREE UChoose Rewards® Program¹ • \$1,000 Overdraft PrivilegeSM (restrictions apply)² • FREE 24/7 Telephone Banking • FREE Direct Deposit • FREE e-Statement • FREE Travelers Cheques, Cashier's Checks and Stop Payments • FREE transaction download to: Quickbooks, Quicken or Microsoft Money 	<ul style="list-style-type: none"> • Free bank stock checks • Unlimited check writing • \$100,000 common carrier accidental death insurance • Savers Club® Book • Bonus travel and cash rewards • DateReminder® Service • Payment card protection • Document and personal property registry • Key ring protection • Sojourns® Travel Magazine • Direct Deposit • Automatic savings • Photocopy service • No annual fee Community Cash for one year⁵ • Advantage ATM & Check Card • FREE UChoose Rewards® Program¹ • \$1,000 Overdraft PrivilegeSM (restrictions apply)² 	All the benefits of Advantage Checking plus — <ul style="list-style-type: none"> • Identity theft insurance • \$10,000 24-hour accidental death insurance • Traveler's cheques with no issue fee • Three (3) free cashier's checks or money orders per month (as available) • Free safe deposit box for one year (as available) • Rx Advantage® prescription drug program³ • Liberty Direct Services³ • Coast to Coast Vision Plan³ • Everyday Rebate Awards 	

¹ Please see FREE UChoose Rewards® Program brochure for complete details.

² Not all of these accounts are eligible and some restrictions apply to eligible accounts. Ask a Customer Service Representative for complete details. Overdraft PrivilegeSM is a service mark of Strunk and Associates, L.P.

³ This program is not insurance.

⁴ Ask a Customer Service Representative for current interest rates and annual percentage yields (A.P.Y.).

⁵ Subject to credit approval.