

	Checkguard Savings	HomeTown Horizon Checking	Pinnacle Checking	HomeTown Interest Checking	Summit Plus Money Market
<b>Minimum Opening Deposit</b>	\$100	\$100	\$100	\$500	\$500
<b>Minimum Balance Required To Waive Monthly Service Charge</b>	\$100	N/A	N/A	\$300	\$2500
<b>Monthly Service Charge</b>	\$3.00	N/A	N/A	\$7.00	\$10.00
<b>Fees</b>	Automatic transfer fee of \$3.00 charged for each automatic overdraft protection transfer out of this account. Additional fees or charges outlined in "Other Services and Fees" schedule at right.	Applicable fees or charges outlined in "Other Services and Fees" schedule at right.	Applicable fees or charges outlined in "Other Services and Fees" schedule at right.	Applicable fees or charges outlined in "Other Services and Fees" schedule at right.	Applicable fees or charges outlined in "Other Services and Fees" schedule at right.
<b>Account Restrictions</b>	Subject to Federal Regulation D As described below <sup>1</sup>		Must be 50 years or older To Qualify		Subject to Federal Regulation D As described below <sup>1</sup>
<b>Interest</b>	Yes <sup>2</sup>	No	No	Yes <sup>2</sup>	Yes <sup>2</sup>
<b>Other Account Benefits</b>	Free Online Banking, Bill-pay service, and Notary service	Free Basic Checks, Online Banking, Bill-pay service, and Notary Service	Free Basic Checks, Online Banking, Bill-pay service, and Notary service. 50% discount on safe deposit boxes (subject to availability). Free Cashier's Checks and Money orders (limit 3 per visit)	Free Basic Checks, Online Banking, Bill-pay service, and Notary Service	Free Basic Checks, Online Banking, Bill-pay service, and Notary Service
<b>Debit Card Access</b>	ATM/Debit Card and up to \$5.00 per month surcharge reimbursement <sup>1</sup>	ATM/Debit Card and up to \$5.00 per month surcharge reimbursement	ATM/Debit Card and up to \$5.00 per month surcharge reimbursement	ATM/Debit Card and up to \$5.00 per month surcharge reimbursement	ATM/Debit Card and up to \$5.00 per month surcharge reimbursement <sup>1</sup>

**1) Federal Regulations Governing Savings and Money Market Transaction Limitations.** Preauthorized withdrawals (transfers by telephone, online banking/bill-pay, overdraft protection, automatic payments, or checks) are limited to a combined total of six per account cycle as prescribed by federal regulations governing savings accounts. ATM Point of Sale transactions and third-party checks drawn on your money market are each limited to 3 maximum per calendar month. Pre-authorized automatic withdrawals from your savings or money market account are also limited to a maximum of 3 per calendar month. If account limitations are continuously exceeded, the savings account will be closed or converted to a checking account as required by federal regulations. A \$1.00 excess transaction fee will be assessed on savings accounts for all debits over the six outlined by Reg D per statement cycle.

**2) Interest.** The following features are applicable to our interest-bearing accounts.

- Variable rate accounts.** At our discretion, we may change the interest rate and annual percentage yield at any time. See the "Deposit Rates" bulletin for current rates and annual percentage yields.
- Balance Method.** We use the daily-balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Interest Accrual, Compounding and Crediting.** Interest begins to accrue on the business day you deposit noncash items (for example, checks). The interest is compounded monthly and credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

## Other Services and Fees

### Checking & Savings Account Fees

Insufficient Funds (per item).....	\$ 25.00
Paid Overdrafts (per item created by check, in-person withdrawal, ATM withdrawal, or other electronic means).....	\$ 25.00
Maximum Paid Overdrafts (per day).....	\$100.00
Continuous Overdraft Charge .....	\$ 2.00
Overdraft Protection (per transfer).....	\$ 3.00
Stop Payment.....	\$ 20.00
Account Warning.....	\$ 10.00
Special Statement.....	\$ 2.00
Returned Check Charge.....	\$ 2.00
Account Early Closure Fee.....	\$ 10.00
Dormant Account Fee (per month).....	\$ 2.00
Check Printing.....	Varies

### Wire Transfers

Outgoing (minimum).....	\$ 15.00
Outgoing (repetitive).....	\$ 10.00
Incoming (non-customer).....	\$ 15.00
Foreign (minimum).....	\$ 35.00

### Legal Process & Collections

Collections (per item).....	\$ 15.00
Garnishments/Levies.....	\$ 50.00

### Night Deposit Services

Night Depository Bag with Lock.....	\$ 20.00
Zipper Bag (non-refundable).....	\$ 5.00
Night Depository Key Deposit.....	\$ 5.00

### Other Services/Fees

Money Orders.....	\$ 2.00
Cashier's Checks.....	\$ 3.00
Visa TravelMoney Card .....	\$ 9.95
Fax Service (per page).....	\$ 2.50
Endorsement Stamp.....	Varies
Notary Services (non-customer).....	\$ 5.00
Coin & Currency Wrappers.....	At cost
Safe Deposit Boxes.....	Varies
Research Time (per hour).....	\$ 30.00
Check copies (each).....	\$ 1.00
Account Balancing (per hour) .....	\$ 20.00
Online Banking .....	N/C
Bill Pay Service .....	N/C