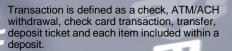
Checking Accounts	Community Checking For Non-Profit organizations, associations, youth groups & clubs	Small Business Checking For companies with limited transaction volume	Business Checking For companies with moderate transaction volume	Commercial Checking For companies with high transaction volume
Minimum Balance Requirements	None	\$500 Average Monthly Balance	\$2,500 Average Monthly Balance	None
Monthly Maintenance Fee When balance falls below minimum requirement on any day of the statement period	None	\$5 per month if balance falls below minimum	\$10 per month if balance falls below minimum	\$15 per month. Can be offset by earnings credit ³
Statement Options	 Paper Statement (check images optional) \$10 per month Free eStatement with check images 	 Paper Statement (check images optional) \$10 per month Free eStatement with check images 	Paper Statement (check images optional) \$10 per month Free eStatement with check images	Paper Statement (check images optional) \$10 per month Free eStatement with check images
Activity Fee	• 40¢ per transaction over 30¹	• 40¢ per transaction over 100¹	• 40¢ per transaction over 300¹	 15¢ per check/debit 40¢ per deposit/credit 8¢ per deposited on-us item 12¢ per deposited transit item 10¢ per \$100 cash deposited Uncollected funds charge⁴
Benefits	 30 free transactions per month¹ Internet Banking Bill Pay 	 100 free transactions per month¹ Business Overdraft Protection² Business Check Card² Internet Banking Bill Pay Surcharge - Free ATM Apple Pay, Google Pay & Samsung Pay 	 300 free transactions per month¹ Business Overdraft Protection² Business Check Card² Internet Banking Bill Pay Surcharge - Free ATM Apple Pay, Google Pay & Samsung Pay 	 Earnings credit to offset service fee³ Business Check Card² Internet Banking Bill Pay Surcharge - Free ATM Apple Pay, Google Pay & Samsung Pay

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We want to help you improve your bottom line.

Please refer to the Rate and Service Fee brochure for additional information and disclosures regarding these accounts.



- 2 Subject to approval.
- 3 Earnings Credit: A non-cash credit to your checking account that is an offset against your service charges. (see sample)
- 4 Uncollected funds charge: The portion of the deposit not yet collected. If a negative collected balance occurs during the statement period, it will be charged interest at 4% + prime as published daily in the Wall Street Journal.



Sample Earnings Credit **Account Activity** Monthly Maintenance Fee 15.00 Checks Written 55 x .15 8.25 Deposits 10 x .40 4.00 Deposited Items: On Us 80 x .08 6.40 Transit 20 x .12 2.40 **Total Monthly Activity Charge** 36.05 Average Positive Collected Balance \$25,000.00 Less: Reserve Requirement (10%) \$ 2.500.00 Average Investable Balance \$22,500.00 Earning Credit Rate* 1.00% Net Earnings Credit 18.49 Total Monthly Service Charge 36.05 Less: Earnings Credit 18.49 **Monthly Service Fee** 17.56 *Rate is annualized and for demonstration purposes only.

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