

Personal Account Options

	Essential Checking	Foundation Checking	Legacy Checking	Vintage Checking	Heritage Money Market
Minimum opening deposit	\$100	\$100	\$100	\$100	\$100
Monthly maintenance fee	None	\$10, if minimum balance not met	\$15, if minimum balance not met	None	\$15, if minimum balance not met
Minimum balance requirement	None	\$500 minimum daily balance or \$1,000 average monthly balance	\$1,500 minimum daily balance or \$5,000 average monthly balance	None	\$2,500 minimum daily balance or \$5,000 average monthly balance
Interest rate	No	No	Tiered interest rate paid on daily balances of \$1,500 or more	Tiered interest rate paid on daily balances	Tiered rates of interest
Unlimited check writing	25 free checks per month \$0.15 thereafter	Yes	Yes	Yes	6 pre-authorized withdrawals per month
Free or discounted checks	No	Free first order of checks in select styles	Free first order of checks in select styles	Free first order of checks in select styles	Free first order of checks in select styles
Unlimited Legacy Bank ATM usage*	Yes	Yes	Yes	Yes	Yes
Free Online Banking	Yes	Yes	Yes	Yes	Yes
Free Online Bill Pay	Yes	Yes	Yes	Yes	N/A
Free Telephone Banking	Yes	Yes	Yes	Yes	Yes
Free VISA® Check Card†	Yes	Yes	Yes	Yes	Yes
Imaged statements and checks	Yes	Yes	Yes	Yes	Yes
Free Safe Deposit****	No	No	Yes (3 x 5)	Yes (3 x 5)	Yes
Free Notary Service	Yes	Yes	Yes	Yes	Yes

* Other bank charges may apply

** Refer to Bank Service Fees

*** Subject to approval

**** Safe Deposit Box service at select locations

All information is current as of the date of this printing. Prices and account specification are subject to change at any time. Proper notice will be sent to customers prior to all changes.