

# PERSONAL ACCOUNTS

	FREE CHECKING	INTEREST CHECKING	SENIOR CHECKING	MONEY MARKET CHECKING	SAVINGS	MINOR SAVINGS
<b>DESCRIPTION</b>	A checking account with all the perks you need for daily life on the go!	A checking account or when you want a little extra. Enjoy all the convenience with interest.	An account designed to meet your needs for later in life.	A flexible account that earns interest.	An account for your everyday savings needs.	Teach your kids healthy savings habits with this account.
<b>MINIMUM DEPOSIT TO OPEN</b>	\$25	\$25	\$25	\$2,500	\$100	\$25
<b>PAYS INTEREST</b>	NO	Earns competitive variable interest rate, daily interest method	Earns competitive variable interest rate, daily interest method	Earns competitive variable tiered interest rate, daily interest method	Earns competitive variable interest rate	Earns competitive variable interest rate
<b>MONTHLY SERVICE CHARGE</b>	N/A	\$10	\$10	\$10	\$3	\$3
<b>HOW TO WAIVE A MONTHLY BALANCE REQUIREMENT</b>	N/A	Maintain daily balance of \$500	Maintain daily balance of \$250	Maintain daily balance of \$2500	Maintain daily balance of \$100	Maintain daily balance of \$25
<b>TRANSACTION LIMITS</b>	No transaction limits	No transaction limits	No transaction limits	6 withdrawals per month (excessive withdrawals, \$5 per withdrawal)	3 withdrawals per month (excessive withdrawals, \$3 per withdrawal)	3 withdrawals per month (excessive withdrawals, \$3 per withdrawal)
<b>FEATURES AND BENEFITS</b>	Visa® Debit Card* Free Online Banking Free Mobile Banking Free Mobile Deposit Free Online Bill Pay Free Zelle® Transfers Free E-statements with images	Visa® Debit Card* Free Online Banking Free Mobile Banking Free Mobile Deposit Free Online Bill Pay Free Zelle® Transfers Free E-statements with images	Free Checks Visa® Debit Card* Free Online Banking Free Mobile Banking Free Mobile Deposit Free Online Bill Pay Free Zelle® Transfers Free E-statements with images	Free Checks Free Online Banking Free Mobile Banking Free Mobile Deposit Free Online Bill Pay Free Zelle® Transfers Free E-statements with images	Free Online Banking Free Mobile Banking Free E-statements with images	Free Online Banking Free Mobile Banking Free E-statements with images

Fee schedule available upon request. \*For non-Sovereign Bank ATM transactions, the institution that owns the terminal (or the network) may assess a fee (surcharge) at the time of your transaction, including balance inquiries. 1 Normal account opening procedures apply. Additional rates and fees may apply. See bank for details. Nominimum balance required to earn APY. Daily balance method used to calculate Annual Percentage Yield (APY). For tier information, see rate sheet provided separately.