



Personal Accounts

	FREE CHECKING	INTEREST CHECKING	SENIOR CHECKING	MONEY MARKET	SAVINGS	MINOR SAVINGS
DESCRIPTION	A checking account with all the perks you need for daily life on the go!	A checking account for 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.
MINIMUM DEPOSIT TO OPEN	\$25	\$25	\$25	\$2,500	\$100	\$25
MINIMUM BALANCE	N/A	\$1,500	\$1,500	\$1,500	\$100	\$25
PAYS INTEREST	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
MONTHLY SERVICE CHARGE	N/A	\$10	\$10	\$10	\$3	\$3
HOW TO WAIVE MONTHLY BALANCE REQUIREMENT	N/A	Maintain an average daily balance of \$1,500	Maintain an average daily balance of \$1,500	Maintain an average daily balance of \$2,500	Maintain an average daily balance of \$100	Maintain an average daily balance of \$25
TRANSACTION LIMITS	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)
FEATURES AND BENEFITS¹	<ul style="list-style-type: none"> • Visa® Debit Card* • Free Online Banking • Free Mobile Banking • Free Mobile Deposit • Free Online Bill Pay • Free Zelle® Transfers • Free E-statements with images 	<ul style="list-style-type: none"> • Visa® Debit Card* • Free Online Banking • Free Mobile Banking • Free Mobile Deposit • Free Online Bill Pay • Free Zelle® Transfers • Free E-statements with images 	<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • Free Checks • Free Online Banking • Free Mobile Banking • Free Mobile Deposit • Free Online Bill Pay • Free Zelle® Transfers • Free E-statements with images 	<ul style="list-style-type: none"> • Free Online Banking • Free Mobile Banking • Free E-statements with images 	<ul style="list-style-type: none"> • 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. ¹Normal account opening procedures apply. Additional rates and fees may apply. See bank for details. No minimum balance required to earn APY. Daily balance method used to calculate Annual Percentage Yield (APY).