



PERSONAL CHECKING ACCOUNTS

	Opening Deposit	Service Fee <i>(Subject to Minimum Daily Balance Requirement)</i>	Minimum Daily Balance Requirement	Interest Bearing	Other
Poppy Club	\$100	\$8 per Month	N/A <i>(Service Fee applies regardless of balance)</i>	Yes ⁺	<ul style="list-style-type: none"> • Unlimited Checking • No deposit or withdrawal limitations
Golden Poppy (Age 50+)	\$100	\$5 per Month	\$100	Yes ⁺	<ul style="list-style-type: none"> • Unlimited Checking • No deposit or withdrawal limitations • 3x5 Safety Deposit Box¹
Unlimited Checking	\$100	\$10 per Month	\$500	No	<ul style="list-style-type: none"> • Unlimited Checking • No deposit or withdrawal limitations
Individual Interest Checking	\$100	\$10 per Month	\$1,000	Yes ⁺	<ul style="list-style-type: none"> • Unlimited Checking • No deposit or withdrawal limitations
Personal Money Market	\$2,500	\$10 per Month	\$2,500	Yes ⁺	<ul style="list-style-type: none"> • No deposit limitations • Restrictions on number and types of transactions apply²
Platinum Premier Money Market	\$500,000	No Monthly Service Charge	\$500,000	Yes ⁺	<ul style="list-style-type: none"> • Initial and subsequent deposits must be new funds to the bank



PERSONAL SAVINGS ACCOUNTS

	Opening Deposit	Service Fee <i>(Subject to Minimum Daily Balance Requirement)</i>	Minimum Daily Balance Requirement	Interest Bearing	Other
Student Savings	\$50	\$1 per Quarter	\$50	Yes ⁺	<ul style="list-style-type: none"> • No deposit limitations • Restrictions on number and types of transactions apply²
Personal Savings	\$300	\$1 per Month	\$300	Yes ⁺	<ul style="list-style-type: none"> • No deposit limitations • Restrictions on number and types of transactions apply²

⁺ Visit or contact a New Accounts Representative for Annual Percentage Yield "APY" & Rate Details.

¹ Fee waived for the first year and based on availability.

² Fees for additional transactions apply.