



	Free Checking	Gold Checking	Gold 50 Checking	Prime Checking with Interest	Plus Checking with Interest
Opening Deposit	\$50	\$100	100	\$100	\$100
Minimum Balance	N/A	N/A	N/A	see below	see below
Monthly Fee	\$0	\$4.95	\$5.95	\$15*	\$20*
Transaction Charges	N/A	N/A	N/A	\$.35 / check* \$.30 / electronic*	\$.35 / check* \$.30 / electronic*
*Requirements to Avoid Fees	N/A	N/A	N/A	\$2500 min. Reg Sav, OR \$5,000 TIMMS, OR \$10,000 total deposits	\$5000 min. Reg Sav, OR \$10,000 total dep, OR \$10,000 EQL, OR \$10,000 Res.Plus
Bank Benefits / Customer Fees					
Direct Deposit	X	X	X	X	X
Check Safekeeping	X	X	X	X	X
Bounce Protection (OD Matrix)	X	X	X	X	X
Cash Reserve LOC	X	X	X	X	X
Interest		X	X	X	X
Check Imaging		X	X	X	X
Free Checks	1st order free	X	X	X	X
Free 3" x 5" safe dep. Box				X	X
Free Cashier's Checks				X	X
Free Traveler's Cheques				X	X
.25% bonus CD / IRA Rates				X	X
.25% discount mortgage fee				X	X
Gold Overlay Fee	\$ 4.95			\$4.95	\$4.95
Gold 50 Overlay Fee	\$ 5.95			\$5.95	\$5.95
Value Added Benefits					
Payment Card Protection	With Any Overlay	X	X	With Any Overlay	With Any Overlay
Personal ID Theft Protection	With Any Overlay	X	X	With Any Overlay	With Any Overlay
Travel Accident Insurance	With Any Overlay	\$10,000 policy	\$10,000 policy	With Any Overlay	With Any Overlay
Travel Discounts	With Any Overlay	X	X	With Any Overlay	With Any Overlay
Golf/ski/cruise packages	With Any Overlay	X	X	With Any Overlay	With Any Overlay
Dining Discounts	With Any Overlay	X	X	With Any Overlay	With Any Overlay
Theme park/movie discounts	With Any Overlay	X	X	With Any Overlay	With Any Overlay
Online shopping discounts	With Any Overlay	X	X	With Any Overlay	With Any Overlay
Travel Assistance Services	With Any Overlay	X	X	With Any Overlay	With Any Overlay
Prescription drug discounts	With Gold 50 Overlay		X	With Gold 50 Overlay	With Gold 50 Overlay
mail order pharmacy program	With Gold 50 Overlay		X	With Gold 50 Overlay	With Gold 50 Overlay
Eye wear discounts	With Gold 50 Overlay		X	With Gold 50 Overlay	With Gold 50 Overlay
Eye Care discounts	With Gold 50 Overlay		X	With Gold 50 Overlay	With Gold 50 Overlay
Hearing Products Discounts	With Gold 50 Overlay		X	With Gold 50 Overlay	With Gold 50 Overlay