



| | 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 | | | | 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 |