

Personal Banking

Beginnings

Starting a career, starting a family or just plain "ready to start", Southern Bank is here for you.



Our interest is *You.*

www.southernbank.com

- Interest rates for interest-bearing accounts may be adjusted daily at the bank's discretion.
- For details regarding fees associated with personal accounts, please ask for our Personal Disclosure of Products & Fees.
- For details regarding fees associated with CDs & IRAs, please ask for our Disclosure of Products & Fees for CDs & IRAs.
- All personal loan products are subject to credit approval.

¹ Where available.

² Maintain a combined daily balance of \$10,000 or more in a Plus Checking account, one or more CDs, a Regular Savings account, a Tiered Insured Money Market Savings account, a premium Tiered Money Market Savings account and/or one or more IRAs, qualify for and receive a Southern Bank EquityLine credit line of \$10,000 or more, or qualify for and receive a Reserve Plus line of credit of \$10,000 or more, qualify for and receive a mortgage loan made through Affiliated Mortgage Services.

³ Maintain a combined daily balance of \$10,000 or more in a Prime Checking account, one or more CDs, a Regular Savings account, a Tiered Insured Money Market Savings account, a premium Tiered Money Market Savings account and/or one or more IRAs, qualify for and receive a Southern Bank EquityLine credit line of \$10,000 or more, or qualify for and receive a Reserve Plus line of credit of \$10,000 or more, qualify for and receive a mortgage loan made through Affiliated Mortgage Services.

⁴ Average daily collected balance of \$1,000 or more.

⁵ Average daily collected balance of \$25,000 or more.

⁶ Federal regulations impose certain withdrawal limitations on savings accounts, please ask for our Disclosure of Products & Fees.



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