

Personal Banking

Milestones



You've covered a lot of miles with many more to go. Whether you are planning for college, retirement or "all of the above," we're here for you every step of the way.



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.



S88-00150

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CHECKING

Every Southern Bank checking account comes with

- FREE online banking
- FREE online BillPay
- Visa® Check Card
- FDIC Insurance

Free Checking

- No Minimum Balance
- Open account with as little as \$50

Gold Checking

- Earns interest
- Dining, Travel, Entertainment, and Shopping discounts
- Free Checks
- Payment Card and Personal ID Theft Protection
- Travel Accidental Death Insurance and Travel Assistance Services
- No minimum balance requirements
- \$4.95 per month

Plus Checking

- Earns interest
- Free safe deposit box¹
- Free Cashiers Checks
- Free Checks
- Special rates on CDs
- No monthly fee when qualifiers are maintained²



Gold 50 Checking

- Designed for those 50 and over
- Earns interest
- Dining, Travel, Entertainment, and Shopping discounts
- Prescription Drugs, Eye Care and Hearing Products discounts
- Free Checks
- Payment Card and Personal ID Theft Protection
- Travel Accidental Death Insurance and Travel Assistance Services
- No minimum balance requirements
- \$5.95 per month

Prime Checking (50 and over)

- Earns Interest
- Free safe deposit box¹
- Free Cashiers Checks
- Free Checks
- Special Rates on CDs
- No monthly fee when qualifiers are maintained³

Visa® Check Card

- Check Card, Debit Card, ATM Card... All in one
- Free with any checking account
- No surcharge fees when used at any Southern Bank, First Citizens Bank, Ironstone Bank, Heritage Bank or Fidelity Bank ATM

Gold Checking or Gold 50 benefits can be added to Free Checking, Plus Checking or Prime Checking.

SAVINGS

Regular Savings

- Earns Interest
- Funds are easily accessible⁶
- No monthly fee with \$200 minimum balance

Christmas Club Savings

- Start with \$25
- You choose how much to deposit
- We mail you a check for the balance in November, just in time for Christmas!

Certificates of Deposit

- \$500 minimum deposit to open
- Guaranteed rate of return
- Terms range from one week to five years

Individual Retirement Accounts

- \$100 minimum deposit to open
- Roth or Traditional IRAs available
- Fixed or variable rates

Money Market Savings

- \$1,000 minimum deposit to open
- Interest rate based on balance. The higher the balance, the higher the rate
- No monthly fee when qualifiers are maintained⁴

Premium Money Market Savings

- \$25,000 minimum deposit to open
- Interest rate based on balance. The higher the balance, the higher the rate
- No monthly fee when qualifiers are maintained⁵



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LOANS

Credit Cards

- Visa® - You have options, choose the card that's best for you
- Earn Southern BankMiles – participating cardholders earn one BankMile for every dollar charged to their Southern Bank Credit Card

Personal Loans

- Car, boat, RV
- College
- Personal Secured or Unsecured loans
- Flexible terms and borrowing limits based on your credit history
- Competitive Rates

Home Mortgage

- Easy – Pre-qualify at any Southern Bank Branch... Just bring your social security number, a recent paycheck stub and last year's tax return
- Fast – Approval in less than 48 hours. Closing in less than 30 days
- Flexible – Whether this is your first home or a vacation cottage, you can choose the plan that's best for you

Ask for our Home Mortgage brochure for complete details.

Home Equity Line

- Extra cash when you need it
- Fast, affordable and convenient
- Low monthly payments and flexible terms
- Potential tax savings (consult your tax advisor)

Customer Contact Center

- Access account information
- Transfer funds
- Call 800.441.7461 anytime 24 hours a day, 7 days a week

Other Products and Services

- Safe Deposit Boxes
- Cash Reserve
- Savings Bonds
- Travelers Checks
- Wire Transfers