

Let's **work together** to find a solution.

	No Minimum Balance Requirements	No Monthly Service Charges	No Per Check Charges	No Direct Deposit Requirements	Free Debit Card*	Free & Unlimited Online Banking and Bill Pay*	Free 24 Hour Telephone Access	Free Financial Investment Consultation	Free First Order of Checks***	Free Safety Paper Checks including Reorders***	Free ATM Transactions at Other Banks**	No Fees on Travelers Cheques	Earns Interest	Higher Interest Paid on Savings, CD and Money Market Accounts	Free Savings Overdraft Protection	No Charge for Coin Counting Deposit Box	50% Discount on First Year Safe	\$100 Credit Towards Closing Costs on Future Mortgages	Free Check Images Returned	
Relationship Account™* \$4,000 in combined deposit and loan balances, including checking, savings, IRAs, CDs, mortgages and loans. Maintain a combined balance of \$4000 in checking, savings, IRAs, CDs, mortgages and loans.****	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	Upon request.
50 Plus Checking with Interest* For those age 50 or over	■	■	■	■	■	■	■	■	■	■	■	■								■
Totally Free Checking*	■	■	■	■	■	■	■	■												

* Other Fees may apply. Overdraft and returned item fees may apply on your debit card transactions. Refer to Schedule of Charges. Service provider fees may apply from your internet service provider.
 ** Some other banks may apply surcharges when using their ATMs, but there are no charges when you use SUM or Money Pass network ATMs.
 *** Certain check styles apply.
 **** A low monthly fee of only \$10 if a \$4,000 aggregate balance is not maintained. A \$10 per month inactivity fee will apply if the account is not used.

