

You Have Choices!

Information subject to change.
Current as of 12/15/09.

Choose the Checking Account That's Right For You!



	FREE CHECKING	VALUE CHECKING	INTEREST CHECKING	50 PLUS BENEFITS	TEEN CHECKING
Opening Deposit	\$100.00	\$100.00	\$1,000.00	\$100.00	\$50.00
Monthly Fees	None	\$10.00	\$10.00	None	None
Transaction Fee	None	None	None	None	None
Balance Required					
• To Waive Monthly Fees	N/A	Direct Deposit or Maintain a Minimum Daily Balance of \$1,000	Maintain a Minimum Daily Balance of \$2,000.00	N/A	N/A
• To Earn Interest	N/A	N/A	Maintain a Minimum Daily Balance of \$2,000.00	N/A	N/A
Statement Imaging	No	Yes	Yes	Yes	No
Special Features	<ul style="list-style-type: none"> • Debit MasterCard® • Receive copies of two paid check copies per month at no charge. Each additional copy is assessed a \$1 fee. • FREE Online Banking • Bill Payment: (first 90 days are free) <ul style="list-style-type: none"> • Classic for \$5.95 per month or • Plus Bill Payment Service for \$6.95 per month 	<ul style="list-style-type: none"> • Debit MasterCard® • Check copies • First Telebank • FREE Online Banking • FREE Classic Bill Payment: <ul style="list-style-type: none"> • Plus Bill Payment Service is available for \$2 per month (first 90 days are free) 	<ul style="list-style-type: none"> • Debit MasterCard® • Check copies • First Telebank • FREE Online Banking • Bill Payment: (first 90 days are free) <ul style="list-style-type: none"> • Classic for \$5.95 per month or • Plus Bill Payment Service for \$6.95 per month 	<ul style="list-style-type: none"> • Debit MasterCard® • Check copies • First Telebank • FREE Checks (FNB style only) • FREE Safe Deposit Box (small size or \$15.00 towards a larger size. \$4.00 key deposit required) • Security First Savings Account (Required to be linked to checking as overdraft protection) • Cashiers Checks and Money Orders (Limit of 5 free per month) • FREE Online Banking • FREE Classic Bill Payment: <ul style="list-style-type: none"> • Plus Bill Payment Service is available for \$2 per month (first 90 days are free) 	<ul style="list-style-type: none"> • Debit MasterCard® • First Telebank • FREE Online Banking • NO check order • NO check writing • 14-17 yrs. of age • Account will convert to a Free Checking at age of majority.