

	Checkguard Savings	HomeTown Horizon Checking	Pinnacle Checking	HomeTown Interest Checking	Summit Plus Money Market
Minimum Opening Deposit	\$100	\$100	\$100	\$500	\$500
Minimum Daily Balance Required To Waive Monthly Service Charge	\$100	N/A	N/A	\$300	\$2500
Monthly Service Charge	\$3.00	N/A	N/A	\$7.00	\$10.00
Fees	Applicable fees or charges outlined in "Other Services and Fees" schedule at right.	Applicable fees or charges outlined in "Other Services and Fees" schedule at right.	Applicable fees or charges outlined in "Other Services and Fees" schedule at right.	Applicable fees or charges outlined in "Other Services and Fees" schedule at right.	Applicable fees or charges outlined in "Other Services and Fees" schedule at right.
Account Restrictions	Subject to Federal Regulation D As described below ¹		Must be 50 years or older To Qualify		Subject to Federal Regulation D As described below ¹
Interest	Yes ²	No	No	Yes ²	Yes ²
Other Account Benefits	Free Online Banking, Bill-pay service, and Notary service	Free Basic Checks, Online Banking, Bill-pay service, and Notary Service	Free Basic Checks, Online Banking, Bill-pay service, and Notary service. 50% discount on safe deposit boxes (subject to availability). Free Cashier's Checks and Money orders (limit 3 per visit)	Free Basic Checks, Online Banking, Bill-pay service, and Notary Service	Free Basic Checks, Online Banking, Bill-pay service, and Notary Service
Debit Card Access	ATM/Debit Card and up to \$5.00 per month surcharge reimbursement	ATM/Debit Card and up to \$5.00 per month surcharge reimbursement	ATM/Debit Card and up to \$5.00 per month surcharge reimbursement	ATM/Debit Card and up to \$5.00 per month surcharge reimbursement	ATM/Debit Card and up to \$5.00 per month surcharge reimbursement

1) Federal Regulations Governing Savings and Money Market Transaction Limitations. Preauthorized withdrawals (transfers by telephone, online banking/bill-pay, overdraft protection, automatic payments, checks, ATM Point of Sale transactions, and third-party checks drawn on your money market account) are limited to a combined total of six per account cycle as prescribed by federal regulations governing savings accounts and money market accounts. Transactions permissible in unlimited numbers include deposits, automatic (preauthorized) transfers for the purpose of paying loans at the same institution, transfers or withdrawals made by mail, messenger, automated teller machine, or in person, or withdrawals initiated by telephone.

2) Interest. The following features are applicable to our interest-bearing accounts.

- Variable rate accounts.** At our discretion, we may change the interest rate and annual percentage yield at any time. See the applicable "Deposit Rates" sheet available at the branch for current interest rates and annual percentage yields.
- Balance Method.** We use the daily-balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Interest Accrual, Compounding and Crediting.** Interest begins to accrue on the business day you deposit noncash items (for example, checks). The interest is compounded monthly and credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

Other Services and Fees

Checking & Savings Account Fees

Return NSF Fee (per item).....	\$ 25.00
Return Uncollected Fee (per item).....	\$ 25.00
Paid Overdraft Fee (per item created by check, in-person withdrawal, or other electronic means).....	\$ 25.00
Maximum Paid Overdrafts (per day).....	\$100.00
Continuous Overdraft Charge	\$ 2.00
Stop Payment.....	\$ 20.00
Account Warning.....	\$ 10.00
Special Statement.....	\$ 2.00
Returned Deposited Item Fee.....	\$ 2.00
Account Early Closure Fee.....	\$ 10.00
Dormant Account Fee (per month).....	\$ 2.00
Check Printing.....	Varies
Lost ATM/Debit replacement card	\$ 5.00

Wire Transfers

Outgoing (minimum).....	\$ 15.00
Outgoing (repetitive).....	\$ 10.00
Incoming (non-customer).....	\$ 15.00
Foreign (minimum).....	\$ 35.00

Legal Process & Collections

Collections (per item).....	\$ 15.00
Garnishments/Levies.....	\$ 50.00

Night Deposit Services

Night Depository Bag with Lock.....	\$ 20.00
Zipper Bag (non-refundable).....	\$ 5.00
Night Depository Key Deposit.....	\$ 5.00

Other Services/Fees

Money Orders.....	\$ 2.00
Cashier's Checks.....	\$ 3.00
Visa TravelMoney Card	\$ 9.95
Fax Service (per page).....	\$ 2.50
Endorsement Stamp.....	Varies
Notary Services (non-customer).....	\$ 5.00
Coin & Currency Wrappers.....	At cost
Safe Deposit Boxes.....	Varies
Research Time (per hour).....	\$ 30.00
Check copies (each).....	\$ 1.00
Account Balancing (per hour)	\$ 20.00
Online Banking	N/C
Bill Pay Service	N/C