



Disclosure & Terms of Personal Products

Effective Date: 7/22/24

	Value Personal Checking	Value Interest Checking	Personal Money Market	High Yield Money Market	Personal Savings
Minimum Opening Deposit:	\$100	\$100	\$1,000	\$25,000	\$100
Service Fee:	\$6.00 per month	\$15.00 per month	\$11.00 per month	\$25.00 per month	\$5.00 per month
Minimum Balance Required to Avoid Service Fee:	\$1,500 average daily balance ¹	\$10,000 average daily balance ¹	\$7,500 average daily balance ¹	\$30,000 average daily balance ¹	\$300 average daily balance ¹
Transaction Limitations:	N/A	N/A	10 debit transactions per month; \$10 Excessive Transaction Fee per transaction thereafter ²	10 debit transactions per month; \$10 Excessive Transaction Fee per transaction thereafter ²	6 debit transactions per month; \$5 Excessive Transaction Fee per transaction thereafter ²
Interest Information:	This account does not earn interest	Refer to the Branch & Community Banking Rate Sheet for current rates.			
Fees:	Refer to the Schedule of Fees: Non-Analyzed Accounts for additional detail regarding our fees and charges.				

Products are primarily for personal, family, or household use. We reserve the right to change these terms at any time and will provide notice to you to the extent required by applicable law. Refer to the Deposit Account Agreement and Disclosure, Electronic Fund Transfer (EFT) Services Agreement, Schedule of Fees: Non-Analyzed Accounts, and Branch & Community Banking Rate Sheet for additional terms and conditions.

¹ For this purpose, the average daily balance is calculated by adding the principal in the account for each day of the month and dividing that figure by the number of days in the month.

² Our service charge debits will not count towards transaction limits.