

Checking Accounts

Account Type	Minimum Deposit to Open Account	Account Fee	ATM/Debit Card	Interest
Cent'sational Checking	\$50.00	Free online estatements or email statements with images. Optional paper statements with our without check images. See fee schedule for details.	Available	None
Golden Checking*	\$500.00	\$8.00 monthly maintenance fee if the daily balance drops below \$500.00 any day of the statement cycle. Free online estatements or email statements with images. Free paper statements with optional check images. See fee schedule for details.	Available	Variable Rate
NOW Account	\$1,000.00	\$8.00 monthly maintenance fee if the daily balance drops below \$1,000.00 any day of the statement cycle. Free online estatements or email statements with images. Free paper statements with optional check images. See fee schedule for details.	Available \$1 per ATM transaction over 4 per statement cycle.	Variable Rate

*Golden Checking is for people 55 and older and includes 1 FREE box of checks per year, FREE Money Orders and Free Cashiers Checks. See representative for details.

Money Market Account

Account Type	Minimum Deposit to Open Account	Account Fee	ATM/Debit Card	Interest
Prime Time Account	\$2,500.00	\$8.00 monthly maintenance fee if the daily balance drops below \$2,500.00 any day of the month. \$5.00 per debit transaction after any 6 debit transactions per month. \$15.00 for each check order. Free online estatements or email statements with images. Free paper statements with optional check images. See fee schedule for details.	Available	Variable Rate

Savings Account

Account Type	Minimum Deposit to Open Account	Account Fee	ATM Card	Interest
Personal Savings	\$100.00	\$2.00 monthly maintenance fee if the daily balance drops below \$100.00 any day of the month. \$2.00 per debit transaction after any 4 debit transactions per month.	Available	Variable Rate

Those under the age of 18 are exempt from personal savings account fees.

Health Savings Account (HSAs)

Account Type	Minimum Deposit to Open Account	Account Fee	ATM/Debit Card	Interest
Health Savings Account	\$0.00	Free online estatements or email statements with images. Optional paper statements with our without check images. See fee schedule for details.	Available	Variable Rate

Individual Retirement Accounts (IRAs)

Account Type	Minimum Deposit to Open Account	Account Fee	ATM/Debit Card	Interest
IRA Savings	\$50.00	None	Not Available	Variable Rate

Certificates of Deposit (CDs)

Account Type	Minimum Deposit to Open Account	Account Fee	ATM/Debit Card	Interest
CD	\$500.00	Penalty for early withdrawal	Not Available	Variable Rate
IRA CD	\$500.00	Penalty for early withdrawal	Not Available	Variable Rate

Terms range from 3 months to 5 years.

