

Checking Accounts				
Account Type	Minimum Deposit to Open Account	Account Fee	ATM/Debit Card	Interest
Cent'sational Checking	\$50.00	Free online e-Statements or email statements with images. Optional paper statements with or without check images. See fee schedule for details.	Available	None
Golden Checking	\$500.00	This account is for customers 55 plus and includes: 1 FREE box of checks per year, FREE Money Orders and FREE Cashiers Checks. \$8.00 monthly maintenance fee if the daily balance drops below \$500.00 any day of the statement cycle. *	Available	Variable Rate
NOW Checking	\$1,000.00	\$8.00 monthly maintenance fee if the daily balance drops below \$1,000.00 any day of the statement cycle. *	Available \$1 per ATM transaction over 4 per statement cycle	Variable Rate

* Free check images with e-Statements. Optional \$2.00 fee for paper check images.

Savings Account				
Account Type	Minimum Deposit to Open Account	Account Fee	ATM/Debit 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.

Money Market Account				
Account Type	Minimum Deposit to Open Account	Account Fee	ATM/Debit Card	Interest
Prime Time	\$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. *	Available	Variable Rate

* Free check images with e-Statements. Optional \$2.00 fee for paper check images.

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

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

Certificate of Deposit (CD)				
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. * See Representative for details

Safe Deposit Boxes				
Account Type	Box Sizes	Annual Rent	ATM/Debit Card	Interest
Safe Deposit Boxes	3x5 - 10x10	\$25.00 - \$100.00	Not Available	None

Customer must have a current Sentry Bank account in good standing to rent a Safe Deposit Box.

Business Checking Accounts

Account Type	Minimum Deposit to Open Account	Account Fee	ATM/Debit Card	Interest
Small Business Checking <i>For businesses with low monthly transaction volume</i>	\$50.00	\$5.00 monthly maintenance fee if more than 20 debit transactions per statement cycle. \$.25 for every debit transaction over 50 per statement cycle. \$.15 for each deposited item over 50 per statement cycle. *	Available \$1 per ATM transaction over 4 per statement cycle	None
Business Checking <i>For businesses with moderate to high transaction volume</i>	\$100.00	\$10.00 monthly maintenance fee. \$.20 for each debit transaction. \$.10 for each paper deposit, deposited item and ACH. Account receives a credit of \$.25 per \$1,000.00 average monthly collected balance per statement cycle. *	Available	None
Business Now <i>Available only for Non-Profit Organizations and Sole Proprietors</i>	\$1,000.00	\$8.00 monthly maintenance fee if the daily balance drops below \$1,000.00 any day of the statement cycle. \$.10 for each deposited item. *	Available	Variable Rate

* Free check images with e-Statements. Optional \$2.00 fee for paper check images.

Business Savings Account

Account Type	Minimum Deposit to Open Account	Account Fee	ATM/Debit Card	Interest
Business Savings	\$500.00	\$5.00 monthly maintenance fee if the daily balance drops below \$500.00 any day of the month. \$2.00 per debit transaction after any 4 debit transactions per month.	Available	Variable Rate

Money Market Account

Account Type	Minimum Deposit to Open Account	Account Fee	ATM/Debit Card	Interest
Prime Time	\$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. *	Available	Variable Rate

* Free check images with e-Statements. Optional \$2.00 fee for paper check images.

Health Savings Account (HSA)

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

Safe Deposit Boxes

Account Type	Box Sizes	Annual Rent	ATM/Debit Card	Interest
Safe Deposit Boxes	3x5 - 10x10	\$25.00 - \$100.00	Not Available	None

Customer must have a current Sentry Bank account in good standing to rent a Safe Deposit Box.