



Consumer Deposit Products

What are the Account Features?

- Online Banking Service with Bill Pay*
- 24-Hour Telephone Banking Service
- Visa Debit Card*
- Direct Deposit*

*=Only available for certain products

Product & Description

Simple Checking

Non-interest earning account for household or personal needs. Unlimited activity, low opening amount, slightly higher monthly service charge, and no per debit fees.

Standard EZ Checking

Non-interest earning account for household or personal needs. Unlimited activity, low opening amount, low monthly service charge, and per debit fees.

Product Name	Minimum Opening Deposit	Minimum Balance Requirement (Min. Daily/Average Daily)	Monthly Service Charge	Per Debit Fee	Additional Information	Interest
Simple Checking	\$100	N/A	\$10	N/A	Monthly Service Charge waived when any client-initiated transaction is posted to the account each monthly cycle	No
Standard EZ Checking	\$100	\$500 / \$1,000	\$7	\$0.25/debit transaction ¹	Monthly Service Charge and Per Debit Fee waived when the Minimum Balance Requirement is met each monthly cycle	No
Well-Being Money Market ²	\$1,000	\$2,500 / \$5,000	\$8	Refer to the footnote ²	Monthly Maintenance Service Charge waived when the Minimum Balance Requirement is met each monthly cycle	Yes
Regular Savings	\$100	N/A	N/A	N/A	No Monthly Service Charge and No transaction Fee	Yes
Installment Account	Varies based on the contract amount and term	N/A	N/A	N/A	Monthly deposits from eligible Open Bank checking required for auto transfer. No withdrawals of principal allowed before maturity. Minimum contract amount at maturity is \$1,000 and maximum contract amount at maturity is \$100,000.	Yes
Certificate of Deposit	\$1,000	N/A	N/A	N/A	No deposits and withdrawals of principal allowed before maturity	Yes
Individual Retirement Account (IRA)	\$1,000	N/A	N/A	N/A	Additional deposits into the account allowed except during the last 7 days before maturity date	Yes

1. Includes any debits posted to the account (e.g., withdrawal, check paid, automatic transfer, payment, etc.) 2. A \$10 transaction fee is charged for each debit transaction / transfer in excess of 6 during each monthly statement cycle.

• Refer to the Deposit Account Agreement, related account disclosures, agreements, and the Schedule of Fees for the rules and fees associated with deposit products and banking services.