



PERSONAL CHECKING

FREE Benefits for All Accounts: Imaged eStatement | Digital Banking & Bill Pay<sup>1</sup> | ATM/Visa® Debit Card | Unlimited ATM use at all surcharge-free FUB, MoneyPass and Stripes Convenience Stores ATMs | Mobile Banking | 24/7 Phone Banking

PERSONAL SAVINGS & INVESTMENTS

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	<i>Spirit</i> REWARDS	Achieve Interest Checking	Heritage Senior Checking	eMerge Basic Checking	Foundation Savings	Prime Money Market	Prosper Money Market	Performance Money Market
Description of Account	Club account with value-added benefits and rebates on debit card transactions.	Interest checking with value-added benefits.	Account designed for those aged 62 or better.	Basic checking account.	Basic savings account.	Basic money market account.	Tiered interest earning account with limited withdrawals.	Premium tiered interest earning account with limited withdrawals.
Minimum Opening Deposit	\$50	\$1,000	\$50	\$100	\$100	\$1,500	\$5,000	\$50,000
Daily Balance					\$100	\$1,500	\$5,000	\$50,000
Check Writing/Account Privileges <sup>2</sup>	Unlimited	Unlimited	Unlimited	Unlimited	Limited to 6 debit items per quarter; \$3 per additional debit item.	Limited to 6 debit items per month; \$10 per additional debit item.	Limited to 6 debit items per month; \$10 per additional debit item.	Limited to 6 debit items per month; \$10 per additional debit item.
FREE Benefits	★	★	★	★	★	★	★	★
Cash Back Rewards <sup>3</sup>	★							
BaZing Benefits <sup>4</sup> - \$10,000 Travel Accidental Death Insurance - Cell Phone Protection - Identity Theft Aid - Shopping, Dining & Travel Discounts - Grocery Coupons - Pharmacy, Vision & Hearing Savings - Roadside Assistance	★ ★ ★ ★ ★ ★ ★							
Additional Benefits - FREE Branded Checks <sup>5</sup> - 25% Discount on Checks - FREE Money Orders - FREE Cashier's Checks - ATM Fee Refunds <sup>6</sup>	★ ★	★ ★	★ ★ ★ ★					
Earns Interest		★			Interest compounded and paid quarterly based on daily balance.	Interest compounded and paid monthly based on daily balance.	Tiered Interest Rate (Interest compounded and paid monthly based on minimum daily balance.) \$5,000 – \$24,999 \$25,000+	Tiered Interest Rate (Interest compounded and paid monthly based on minimum daily balance.) \$50,000 – \$99,999 \$100,000 – \$249,999 \$250,000 – \$499,999 \$500,000+
Maintenance Fee (If Balance Requirement Not Met)	\$7 Can be reduced to \$0 with buy-down of \$2 for eStatement and 20¢ for each debit card transaction. <sup>7</sup>	\$8 Can be reduced to \$0 if balance never falls below \$1,000. If balance falls below \$1,000, additional excess debit fee of 25¢ per item.	\$0 If 62 years of age or better.	\$0 eStatement required (includes images). \$4 with paper statement.	\$5 (charged quarterly)	\$10 (charged monthly)	\$15 (charged monthly)	\$20 (charged monthly)

1 - 50 cents per item after 10 items on eMerge Basic Checking. 2 - Debit items consist of all withdrawals by check, transfer of funds or drafts on the account. ATM and In-Bank withdrawals are unlimited. 3 - 10¢ account credit for each qualified debit card transaction once maintenance fee reaches \$0. A qualified debit card transaction is any PIN or signature-based transaction that posts to your account within a statement cycle. 4 - All BaZing benefits are provided by a third party vendor. All benefits, including insurance coverage, are provided by StrategyCorps in conjunction with Member Headquarters Association of which your financial institution sponsors. This sponsorship results in an association membership being provided to each eligible customer and any co-owner of their account. Benefits of this program are subject to change without notice. 5 - Limited to 1 box annually. 6 - Up to four (4) foreign (non-FUB) ATM fees refunded per statement cycle. 7 - Maintenance fee will be reduced to \$0 with eStatement and 25 qualified debit card transactions, or with a paper statement and 35 qualified debit card transactions.





## BUSINESS CHECKING

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## BUSINESS SAVINGS & INVESTMENTS

**FREE Benefits for All Accounts:** Imaged eStatement | Digital Banking | ATM/Visa® Debit Card | Unlimited ATM use at all surcharge-free FUB, MoneyPass and Stripes Convenience Stores ATMs | 24/7 Phone Banking

	Small Business Basic Checking	Business Checking	Business Interest Checking	Business Analyzed Checking	Foundation Savings	Prime Money Market	Prosper Money Market	Performance Money Market
Description of Account	For small businesses with low account activity.	For small businesses with medium account activity.	For sole proprietorships and non-profits.	For larger businesses with more complex banking needs.	Basic savings account.	Basic money market account.	Tiered interest earning account with limited withdrawals.	Premium tiered interest earning account with limited withdrawals.
Minimum Opening Deposit	\$100	\$100	\$1,500	\$100	\$100	\$1,500	\$5,000	\$50,000
Daily Balance					\$100	\$1,500	\$5,000	\$50,000
Check Writing/Account Privileges <sup>1</sup> /Transactions	50 FREE transactions per month. <sup>2</sup>	250 FREE transactions per month. <sup>2</sup>	Unlimited	Unlimited	Limited to 6 debit items per quarter; \$3 per additional debit item.	Limited to 6 debit items per month; \$10 per additional debit item.	Limited to 6 debit items per month; \$10 per additional debit item.	Limited to 6 debit items per month; \$10 per additional debit item.
FREE Benefits	★	★	★	★	★	★	★	★
Statement Delivery (with check images)	eStatements	eStatements or Paper	eStatements or Paper	eStatements or Paper				
Bill Pay <sup>3</sup>	10 FREE transactions per month.	20 FREE transactions per month.	20 FREE transactions per month.	20 FREE transactions per month.				
Earns Interest	None	None	Interest paid monthly on Minimum Daily Balance.	None	Interest compounded and paid quarterly based on daily balance.	Interest compounded and paid monthly based on daily balance.	Tiered Interest Rate (Interest compounded and paid monthly based on minimum daily balance.) \$5,000 – \$24,999 \$25,000+	Tiered Interest Rate (Interest compounded and paid monthly based on minimum daily balance.) \$50,000 – \$99,999 \$100,000 – \$249,999 \$250,000 – \$499,999 \$500,000+
Maintenance Fee (If Balance Requirement Not Met)	\$0 eStatement required (includes images). \$4 with paper statement. 20¢ per item over 50	Minimum Daily Balance \$1,500 or more - \$10 Below \$1,500 - \$14 10¢ per item over 250	Minimum Daily Balance \$1,500 or more - \$0 Below \$1,500 - \$10	Refer to separate schedule for list of services and fees.	\$5 (charged quarterly)	\$10 (charged monthly)	\$15 (charged monthly)	\$20 (charged monthly)

1 - Debit items consist of all withdrawals by check, transfer of funds or drafts on the account. ATM and In-Bank withdrawals are unlimited. 2 - Transaction items include checks paid, items deposited and ACH. 3 - Additional items are 50¢ per item.