

## Checking

## Savings

## Savings Plans with Check Writing Ability

### HOME VALUE CHECKING

Min. Balance to Open	\$100.00
Average Balance to Avoid Service Charge	\$25.00
Service Charge if Below Average Balance	\$5.00 per month or 4 week period
Checks	Available
Debit Card	Initial Card \$10.00
Ready Reserve	Available*

### HOME INTEREST CHECKING

Min. Balance to Open	\$100.00
Interest	Variable Rate
Min. to Earn Interest	\$500.00
Direct Deposit	Required Monthly
Checks	Available
Debit Card	Initial Card Complimentary
Ready Reserve	Available*

### ROYAL ADVANTAGE CHECKING – 55 and older

Min. Balance to Open	\$100.00
Average Balance to Avoid Service Charge	\$50.00
Service Charge if Below Average Balance	\$5.00 per month or 4 week period
Checks	Complimentary standard checks (wallet or duplicates) or \$5.00 off any other style
Debit Card	Initial Card Complimentary
Ready Reserve	Available*

\*Subject to credit approval

### KIDS CLUB SAVINGS – under 18

Min. Balance to Open	\$25.00
Min. Balance to Avoid Service Charge	\$25.00
Service Charge if Below Min.	\$5.00 per month or 4 week period
Interest	Variable Rate
Min. to Earn Interest	\$25.00
Transfers	Limited**

Complimentary piggy bank at account opening, additional can be purchased for \$5.00 each.

### REGULAR SAVINGS

Min. Balance to Open	\$100.00
Min. Balance to Avoid Service Charge	\$50.00
Service Charge if Below Min.	\$5.00 per month or 4 week period
Interest	Variable Rate
Min. to Earn Interest	\$100.00
Transfers	Limited**

### MONEY MARKET SAVINGS

Min. Balance to Open	\$1,000.00
Min. Balance to Avoid Service Charge	\$1,000.00
Service Charge if Below Min.	\$10.00 per month or 4 week period
Interest	Variable Tiered Rate
Min. to Earn Interest	N/A
Transfers	Limited**

### MONEY CHECKING

Min. Balance to Open	\$5,000.00
Min. Balance to Avoid Service Charge	\$5,000.00
Service Charge if Below Min.	\$12.00 per month or 4 week period
Interest	Variable Tiered Rate
Min. to Earn Interest	N/A
Checks	Complimentary standard checks
Transfers	Limited**

### MONEY CHECKING PREMIER PLUS

Min. Balance to Open	\$25,000.00
Min. Balance to Avoid Service Charge	\$5,000.00
Service Charge if Below Min.	\$12.00 per month or 4 week period
Interest	Variable Tiered Rate
Min. to Earn Interest	N/A
Checks	Complimentary standard checks
Transfers	Limited**

### HEALTH SAVINGS ACCOUNT (HSA)

Min. Balance to Open	\$100.00
Min. Balance to Avoid Service Charge	N/A
Service Charge if Below Min.	N/A
Interest	Variable Tiered Rate
Min. to Earn Interest	N/A
HSA Checks	Available
HSA Debit Card	Complimentary

\*\*Transfers to another account of yours or to a third party including transfers by check, debit card, telephone, internet, ACH or overdraft protection transfers are limited to 6 transfers per four week period or monthly statement cycle.