

Checking

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
Ready Reserve	Available*
Debit Card	1 time fee of \$10.00
Online Banking / Mobile Banking/ eStatements	Complimentary

HOME INTEREST CHECKING

Min. Balance to Open	\$100.00
Interest	Variable Rate
Min. to Earn Interest	\$500.00
Direct Deposit	Required Monthly
Ready Reserve	Available*
Debit Card	Complimentary
Online Banking / Mobile Banking/ eStatements	Complimentary

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
Ready Reserve	Available*
Debit Card	Complimentary
Online Banking / Mobile Banking/ eStatements	Complimentary

*Subject to credit approval

Savings

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	N/A
Online Banking / Mobile Banking/ eStatements	Complimentary
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
Online Banking / Mobile Banking/ eStatements	Complimentary
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
Online Banking / Mobile Banking/ eStatements	Complimentary
Transfers	Limited**

Savings Plans with Check Writing Ability

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
Checks	Complimentary standard checks
Interest	Variable Tiered Rate
Min. to Earn Interest	N/A
Online Banking / Mobile Banking/ eStatements	Complimentary
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
Checks	Complimentary standard checks
Interest	Variable Tiered Rate
Min. to Earn Interest	N/A
Online Banking / Mobile Banking/ eStatements	Complimentary
Transfers	Limited**

HEALTH SAVINGS ACCOUNT (HSA)

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