Checking

HOME VALUE CHECKING	
Min. Balance to Open	$100.00
Ready Reserve	Available*
Debit Card	1 time fee of $10.00
Online Banking / Mobile Banking/ eStatements/ Bill Pay	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/ Bill Pay	Complimentary

ROYAL ADVANTAGE CHECKING – *55 and older*	
Min. Balance to Open	$100.00
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/ Bill Pay	Complimentary

Subject to credit approval

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/ Bill Pay	Complimentary

Savings

KIDS CLUB SAVINGS – *under 18*	
Min. Balance to Open	$25.00
Min. Balance to Avoid Service Charge	N/A
Service Charge if Below Min.	N/A
Interest	Variable Rate
Min. to Earn Interest	N/A
Online Banking / Mobile Banking/ eStatements/ Bill Pay	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.	$4.00 per month or 4 week period
Interest	Variable Rate
Min. to Earn Interest	$100.00
Online Banking / Mobile Banking/ eStatements/ Bill Pay	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/ Bill Pay	Complimentary
Transfers	Limited**

HOME STATE BANK
PEOPLE YOU CAN TALK TO.

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/ Bill Pay	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/ Bill Pay	Complimentary
Transfers	Limited**

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.