

# PERSONAL CHECKING

	Minimum Daily Balance	Service Fees	Item Fees	Interest	Overdraft Line of Credit	Custom Bank Checks	eStatements	No annual fee Credit Card	ATM/Debit Card	Online Banking	BillPay
<b>Official Timber Rattlers Checking</b>	None	None	None	When daily balance exceeds \$1,000.	None	1 box of custom T-Rats checks per year	Free	Yes	Free**	Free	Free*
<b>American Checking</b>	\$250	\$4****	20 free debits (\$0.25/item thereafter)	None	None	None	Free	Yes	Free**	Free	Free*
<b>Partner Checking</b>	\$250	\$4****	None	When daily balance exceeds \$1,000.	Yes	Free first initial order of custom bank checks	Free	Yes	Free**	Free	Free*
<b>VIP Checking</b>	None	None	None	When daily balance exceeds \$1,000.	Yes	Free first initial order of custom bank checks	Free	Yes	Free**	Free	Free*
<b>Star Checking</b>	None	None	None	When daily balance exceeds \$1,000.	Yes	Free custom bank checks	Free	Yes	Free**	Free	Free*
<b>Liberty Checking</b>	None	None	None	When daily balance exceeds \$1,000.	Yes	1 box of custom bank checks per year	Free	Yes	Free**	Free	Free*

\*Bill Pay is free unless you do not use the service for three consecutive months. After three consecutive months of non-use, a subscriber fee of \$7 per month will be automatically deducted from your account.

\*\*ATM/debit card available to qualified customers. ATM fees may apply.

\*\*\*Annual Percentage Yield

\*\*\*\* Waived with direct deposit, combined deposit balance exceeding \$1,000 or full time student under age 25.

