

Personal Checking & Savings

	STUDENT CHECKING	REGULAR CHECKING	REGULAR NOW ACCOUNT	FIRST CLUB NOW	FIRST CLUB REGULAR	FIRST CLUB SENIOR	PERSONAL MONEY MARKET	REGULAR SAVINGS
Minimum deposit to open	\$100	\$100	\$1,000	\$1,000	\$100	\$100	\$2,500	\$100
Interest-bearing account	No	No	Yes	Yes	No	No	Yes	Yes
Unlimited deposits	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Mastercard debit card	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes withdrawals only
Minimum balance required to avoid monthly service fee	\$0	\$500	\$1,000	\$1,000	\$0	\$0	\$2,500	\$100
Monthly service charge	None	\$7.50 If minimum average daily balance falls below \$500 for monthly statement cycle	\$10 If daily balance falls below \$1,000 any day of the statement cycle	\$10 If daily balance falls below \$1,000 any day of the statement cycle Club Fee Regular coverage: \$6/month Club Fee Additional coverage: \$7/month	None Club Fee Regular coverage: \$9/month Club Fee Additional coverage: \$10/month	None Club Fee Regular coverage: \$6/month Club Fee Additional coverage: \$7/month	\$10 If daily balance falls below \$2,500 any day of the statement cycle	\$2 If daily balance falls below \$100 any day of the statement cycle
Account details	Must be 18 years of age or younger to retain no-service-charge status	Banking made simple with an account that works for every lifestyle	Interest will be credited into account monthly	Club accounts come with additional benefits, such as free cashier's checks, AD&D insurance, personalized checks, and much more! See account representative for more details.	Club accounts come with additional benefits, such as free cashier's checks, AD&D insurance, personalized checks, and much more! See account representative for more details.	Club accounts come with additional benefits, such as free cashier's checks, AD&D insurance, personalized checks, and much more! See account representative for more details.		

See a personal banker for terms and conditions of accounts and disclosure details.