

**SENIOR CHECKING ACCOUNT**  
**(OVER 50 YEARS OF AGE)**

**Minimum Balance to Open Account:** You must deposit a minimum of \$100.00 to open this account.

**Minimum & Maximum Balance to Avoid Imposition of Fees:** A monthly service charge of \$7.00 will be imposed every statement cycle that the balance in the account falls below \$100.00 any day of the cycle. If you choose to receive Online Statements, this minimum balance service charge will be waived.

**Additional Services Available:**

First box of checks is free

Visa Debit Card: First debit card free; replacement debit card prior to normal expiration \$10.00

Online Banking and Bill Pay

Mobile Banking

Online Statements

24 Hour Unlimited Phone Access

Cash Reserve, Automatic Transfer from Savings (ATS) to cover overdrafts or Allowable Overdraft