

VALUE CHECKING ACCOUNT

Minimum Balance to Open Account: You must deposit a minimum of \$50.00 to open this account.

Fees: An excess debit fee of \$0.25 will be charged for each debit transaction (withdrawal, check paid, automatic transfer, or payment out of this account) in excess of 25 during a statement cycle.

Additional Services Available:

Visa Debit Card: First debit card \$5.00; 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