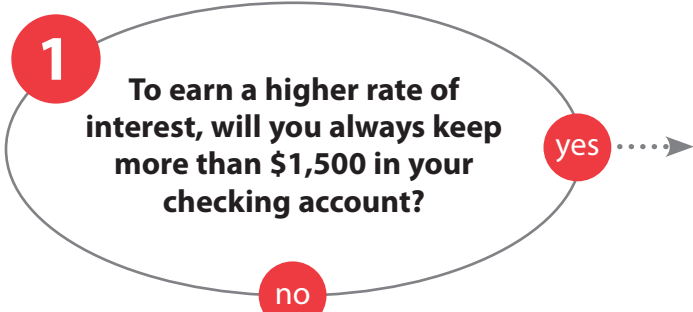


# Welcome!

## Every new personal checking account includes:

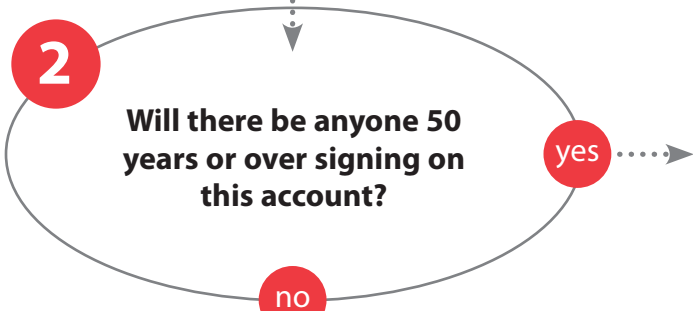
FREE Debit Card • FREE Online Banking • FREE Bill Pay  
FREE Mobile Banking with Mobile Deposit • FREE eStatements with online check images  
FREE Thank You Gift • Buy back of your unused checks and debit cards from another financial institution



### Advantage Interest Checking

*An account for those interested in higher interest*

- Free standard checks
- Free Econocheck IDProtect and Cell Phone Protection
- Higher interest rate with a balance of \$1,500 or more
- Competitive interest if balance falls below \$1,500
- Only \$8 monthly charge if minimum balance falls below \$1,500



### 50+ Interest Checking

*A perfect account for customers 50 and over*

- Free standard checks
- Competitive interest
- No minimum balance
- No monthly service charge



### eInterest Checking

*Earn interest with the convenience of eStatements and direct deposit or any automatic payment*

- Competitive interest
- No minimum balance
- No monthly service charge

### My Free Checking

*A free account for everyone*

- No minimum balance
- No monthly service charge

Save time and money with these great products and services:

- FREE Debit Card**  
Enjoy everyday access to your funds at any ATM in the world and the convenience of making purchases without writing a check.
- Direct Deposit**
- Automatic Payments**  
Save yourself time with a convenient direct deposit or automatic payment. Take the hassle out of depositing paychecks or paying recurring bills.
- FREE Online Banking**
- FREE Bill Pay**  
Don't put up with lost mail and late payments when you can go online and simplify your life with the click of a button.
- FREE Mobile Banking with Mobile Deposit**  
Bank anywhere, anytime from your mobile phone.
- FREE eStatements**  
Eliminate paper waste and enjoy secure online access to current and past statements by opting for electronic delivery.
- Savings Plans**  
Manage your money and enhance your earning power with one of our CDs, savings or money market accounts.
- FREE Business Checking**  
Need a better account for your business or organization? Our My Free Business Checking is the perfect account for most businesses.



Minimum opening deposit is only \$50. Ask us for details. Bank rules and regulations apply. Other fees such as non-sufficient funds, overdraft, sustained overdraft fees, etc. may apply. See fee schedule for details. Free gift may be reported on a 1099-INT or 1099-MISC. Free gift provided at the time of account opening. Up to \$10 for checks and debit cards from another financial institution given at the time the checks/debit cards are presented. Offer good on personal accounts only; ask us about our outstanding options for your business or organization.