SIMPLY Checking (Non-Interest Bearing)

- ✓ Minimum balance to open the account: $50.00
- ✓ No minimum balance required
- ✓ No monthly maintenance fee
- ✓ Free 24-hour *GoldPhone* Telephone Banking
- ✓ Free Online Banking/Mobile Banking (www.fayettesavings.com)
- ✓ Mobile Deposit, P2P available
- ✓ Free Initial Debit Card
- ✓ Free ATM transactions at all ***Fayette Savings Bank*** ATMs
- ✓ Unlimited Check Writing & Debit Card Transactions
- ✓ Free Bill-Payer available
- ✓ Free Monthly E-Statement ($1.50 for paper statement)
  (Free paper statement for Students & age 55+ upon request)

ADVANCED Checking (Interest Bearing)

- ✓ Interest earned on average daily balance[1,3,4] _____ %
- ✓ Minimum balance to open the account: $100.00
- ✓ Accrual of interest on non-cash deposits on the same day of the deposit.
- ✓ **$10.00** maintenance fee will be imposed each cycle if the average daily balance falls **below $500.00**
- ✓ Free 24-hour *GoldPhone* Telephone Banking
- ✓ Free Online Banking/Mobile Banking (www.fayettesavings.com)
- ✓ Mobile Deposit, P2P available
- ✓ Free Initial Debit Card
- ✓ Free ATM transactions at all ***Fayette Savings Bank*** ATMs
- ✓ Unlimited Check Writing & Debit Card Transaction
- ✓ Free Bill-Payer available
- ✓ Free Monthly E-Statement ($1.50 for paper statement)

MONEY MARKET Checking (Interest Bearing)

- ✓ Minimum balance to open the account: $100.00
- ✓ No minimum balance required
- ✓ No monthly maintenance fee
- ✓ Free 24-hour *GoldPhone* Telephone Banking
- ✓ Free Online Banking/Mobile Banking (www.fayettesavings.com)
- ✓ Mobile Deposit, P2P available
- ✓ Free Bill-Payer available
- ✓ Tiered Interest Rate based on balances[1,2,4,5]
- ✓ Withdraws by check, draft, or similar order to third parties or transfers from a Money Market Account to another account or to third parties by preauthorized, automatic, telephone or computer transfer are limited **to six per statement cycle**.
- ✓ Monthly paper statement

PEACE OF MIND Checking (Interest Bearing)

- ✓ Interest earned on average daily balance[1,3,4] _____ %
- ✓ Minimum balance to open account: $100.00
- ✓ No minimum balance required
- ✓ Free 24-hour *GoldPhone* Telephone Banking
- ✓ Free Online Banking/Mobile Banking (www.fayettesavings.com)
- ✓ Mobile Deposit, P2P available
- ✓ Free Initial Debit Card
- ✓ Free ATM transactions at all ***Fayette Savings Bank*** ATMs
- ✓ Free Bill Payer available
- ✓ Unlimited Check Writing & Debit Card Transactions
- ✓ First box of checks is Free
- ✓ $5 discount on Safe Deposit Box –
  if Auto Debited from this Checking Account
- ✓ Cashier Checks & Money Orders at no charge
  Limit 2 per month
- ✓ *IDProtect* Provides:
  - Total Identity Monitoring
  - 3-In-1 Credit File Monitoring
  - 3-in1 Credit Report with Credit Score
  - Fully Managed Identity Theft Resolution
  - Identity Theft Expense Reimbursement up to $10,000.00
- ✓ Debit and Credit Card Registration
- ✓ Cellular Telephone Protection
  ($50 deductible/Up to $300 per claim when bill is paid through this account)
- ✓ Accidental Death & Dismemberment Insurance
- ✓ Travel & Leisure Discounts
- ✓ Shopping Rewards
- ✓ Family Health Discounts
- ✓ Free Monthly E-Statement (free paper statement upon request)
- ✓ Monthly Service Charge: **$6.00**

BUSINESS Checking

Options are the SIMPLY Checking Account (Non-Interest Bearing) or the ADVANCED Checking (Interest Bearing).

- ✓ Online Banking/Mobile Banking (www.fayettesavings.com)
- ✓ Mobile Deposit
- ✓ Merchant Remote Deposit Capture
- ✓ Merchant Services (Credit Card Services)
- ✓ ACH Services
- ✓ Business Debit Cards
- ✓ Business Credit Cards

SAVINGS Account (Interest Bearing)

- ✓ Interest earned on daily balance and credited quarterly[1,2,4]
- ✓ Minimum balance to open the account**: $100.00** _____%
- ✓ Free 24-hour *GoldPhone* Telephone Banking
- ✓ Unlimited deposits
- ✓ Mobile Deposit
- ✓ **$5.00** monthly maintenance fee will be imposed if the average daily balance falls below **$100.00** any day of the month.
- ✓ **Limited to two (2) withdrawals per month** at no charge.
  A **$1.00** fee will be charged for each withdrawal in excess of 2 during a month.
- ✓ Must maintain a balance of at least $25 to keep the account open.
- ✓ A closing fee of $5 will be charged if the account is closed within 30 days of opening.
- ✓ Quarterly paper statement

HEALTH SAVINGS Account (Interest Bearing)

This account is a tax-exempt custodial account which allows the HSA accountholder to pay or be reimbursed for qualified medical expenses. Your insurance company can tell you if you qualify for a Health Savings Account.

- ✓ Interest earned on your average daily[1,3,4] _____ %
- ✓ Minimum balance to open the account: $100.00
- ✓ No minimum balance required
- ✓ No monthly maintenance fee
- ✓ Free 24-hour *GoldPhone* Telephone Banking
- ✓ Free Online Banking/Mobile Banking (www.fayettesavings.com)
- ✓ Initial Debit Card is Free
- ✓ Free ATM transactions at all ***Fayette Savings Bank*** ATMs
- ✓ Monthly paper Statement

NON-PROFIT Checking (Interest Bearing)

- ✓ Interest earned on your average daily balance[1,3,4,5] _____ %
- ✓ Minimum balance to open the account: $100.00
- ✓ No minimum balance required
- ✓ Free 24-hour *GoldPhone* Telephone Banking
- ✓ Mobile Deposit
- ✓ Monthly paper Statement