

### 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](http://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<sup>1,3,4</sup> \_\_\_\_\_ %
- ✓ 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](http://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](http://www.fayettesavings.com))
- ✓ Mobile Deposit, P2P available
- ✓ Free Bill-Payer available
- ✓ Tiered Interest Rate based on balances<sup>1,2,4,5</sup>
- ✓ 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<sup>1,3,4</sup> \_\_\_\_\_ %
- ✓ 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](http://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](http://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<sup>1,2,4</sup>
- ✓ 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<sup>1,3,4</sup> \_\_\_\_\_ %
- ✓ 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](http://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<sup>1,3,4,5</sup> \_\_\_\_\_ %
- ✓ Minimum balance to open the account: \$100.00
- ✓ No minimum balance required
- ✓ Free 24-hour *GoldPhone* Telephone Banking
- ✓ Mobile Deposit
- ✓ Monthly paper Statement