

<b>Checking at a Glance</b>					
<b>Item</b>	<b>Free</b>	<b>Advantage</b>	<b>Advantage Elite</b>		
<b>Minimum balance</b>	0	\$400.00	\$1,000.00		
<b>Service charge amount</b>	0	\$5.00	\$7.00		
Min Bal to avoid service charge		\$400.00	\$1,000.00		
<b>Checks</b>	<b>1st free</b>	<b>1st free</b>	<b>Free for life</b>		
<b>Free Online banking</b>	Free	Free	Free		
<b>E-statements</b>	Free	Free	Free		
<b>Bill Pay</b>	no	Free	Free		
<b>Unlimited check writing</b>	yes	yes	yes		
<b>CD Bonus Up</b>	no	yes 10 basis pts	yes 20 basis pts		
<b>Loan Bump down with auto debit</b>	no	yes 15 basis pts	yes 25 basis pts		
<b>Debit Card*</b>	Free	Free	Free		
<b>Bank Services Free</b>	no	no	yes		
cashiers checks, etc					
money orders					
travelers checks, notary services					
copies, 1/2 priced faxes, laminating, etc					
<b>Interest</b>	no	no	yes		
0 - 999					
10,000 - 24,999			see current market rates		
25,000 - 49,999					
50,000 - 100,000					
\$100,000.00					