

BASIC

PASSBOOK SAVINGS

- ATM Card
 - Access to Savings Account ONLY
- Online Banking



STANDARD

STATEMENT SAVINGS

- ATM Card
 - Access to Savings Account
 - Access to Money Market Account
- Monthly Savings Statement
- Online Banking

PLUS

PASSBOOK SAVINGS WITH CHECKING

- Debit Card
 - Access to Checking Account ONLY
 - ATM transactions
 - Signature Transactions
 - Free Cash Back Option with purchase
 - Worldwide acceptance wherever VISA® is accepted
- Online Banking
- Online Bill Payment
- Overdraft Transfers
- E-Statements with check images

PREMIUM

STATEMENT SAVINGS WITH CHECKING ACCOUNT AND DEBIT CARD

- Debit Card
 - Access to: Checking, Savings, Money Market Accounts
 - ATM Transactions
 - Signature Transactions
 - Free Cash Back Option with purchase
 - Worldwide acceptance wherever VISA® is accepted
- Online Banking
- Online Bill Payment
- Overdraft Transfers
- E-Statements with check images
- Rewards Package
 - Free starter checks
 - Free Certified Checks
 - Free Money Orders

CONSUMER PACKAGES

FINANCE LAND EXPLORER

AGE GROUP: 0-9

PASSBOOK SAVINGS

Joint Account - Child has no access

- Goal Accounts
- Term Share Accounts
- Money Market Account
- Educational Savings Account (ESA)
- Direct Deposit
- Access to Online Games and Educational Pages

YOUNG FINANCIAL SPECIALIST

AGE GROUP: 10-15

PASSBOOK SAVINGS WITH ATM CARD

Joint Account - Child has limited access

- Goal Accounts
- Term Share Accounts
- Money Market Account
- Educational Savings Account (ESA)
- Direct Deposit
- ATM Card*
- Online Banking**
 - Access to Online Games and Educational Pages

* Subject to limited withdrawal; Joint Owner's approval required

** Custom designed with limited access

YOUNG FINANCIAL EXPERT

AGE GROUP: 16-18

STATEMENT SAVINGS WITH CHECKING ACCOUNT AND DEBIT CARD

Individual or Joint Account - Primary Owner has full access

Joint account required for certain products and services.

- Goal Accounts
- Term Share Accounts
- Money Market Account
- Educational Savings Account (ESA)
- IRA
- Checking Account
- Direct Deposit
- Debit Card
- Online Banking
 - Access to Online Games and Educational Pages
- E-statements with Check Images
- Telephone Banking

CUSTODIAL (UTMA)

STATEMENT SAVINGS

Custodian administers the Account

- Term Share Accounts
- Money Market
- Direct Deposit
- ATM Card



YOUTH ADVANTAGE PROGRAM

BUSINESS ACCOUNTS

PLEASE ASK ME FOR ADDITIONAL INFORMATION ABOUT OUR PRODUCTS AND SERVICES.