Consumer Accounts

Account Features	Essential Checking	Interest Checking[1]	Student Checking[2]	Essential Plus Checking[3]
Minimum Opening Deposit	$100.00	$100.00	$100.00	$100.00
Interest Bearing	No	Yes	No	No
Tiered Rates	No	Yes	No	No
Monthly Service Fee	$5.00	$10.00	No	No
Minimum Average Balance Required to Waive Service Fee	$100.00 or Direct Deposit	$5,000.00	N/A	N/A
Transaction Fees	N/A	N/A	N/A	N/A
Domestic ATM Charges	Waived	Waived	Waived	Waived
On-line Banking and Bill Pay	Included	Included	Included	Included
E-Statements, Check Images & Notices	Included[4]	Included[4]	Included[4]	Included[4]
Additional Benefits	Unlimited Check Writing	Unlimited Check Writing	Unlimited Check Writing	Unlimited Check Writing, 2 boxes of LBB checks free each year

[1] Interest Checking -Tier 1 - $0.01-$4,999.99, Tier 2 - $5,000.00-$9,999.99, Tier 3 - $10,000.00-$24,999.99, Tier 4 - $25,000.00 and up.

[2] Students under the age of 18 must have a legal gaurdian joint on the account. Students over 18 must provide proof of continued education.

[3] Individual must be 55 or older.

[4] Must be registered for online banking to access e-statements and notices.

Account Features	Essential Savings	Money Market	Premium Money Market	Student Savings[1]	Essential Plus Savings[2]
Minimum Opening Deposit	$100.00	$100.00	$100.00	$100.00	$100.00
Interest Bearing	Yes	Yes	Yes	Yes	Yes
Tiered Rates	No	Yes[3]	Yes[5]	No	No
Monthly Service Fee	$5.00	$10.00	$10.00	No	No
Minimum Average Balance Required to Waive Service Fee	$500.00	$10,000.00	$10,000.00	N/A	N/A
Transaction Fees	Limit of 6*, then $7.50 per item	Limit of 6*, then $7.50 per item	Limit of 6*, then $7.50 per item	Limit of 6*, then $7.50 per item	Limit of 6*, then $7.50 per item
Domestic ATM Charges	Waived	Waived	Waived	Waived	Waived
On-line Banking and Bill Pay	Included	Included	Included	Included	Included
E-Statements, Check Images & Notices	Included[4]	Included[4]	Included[4]	Included[4]	Included[4]
Additional Benefits	Unlimited In-House Withdrawals	Unlimited In-House Withdrawals	Unlimited In-House Withdrawals	Unlimited In-House Withdrawals	Unlimited In-House Withdrawals

[1] Students under the age of 18 must have a legal gaurdian joint on the account. Students over 18 must provide proof of continued education.

[2] Individual must be 55 or older.

[3] Money Market -Tier 1 - $0.01-$9,999, Tier 2 - $10,000-$24,999, Tier 3 - $25,000-$74,999, Tier 4 - $75,000 - $149,999, Tier 5 - $150,000 - $499,999, Tier 6 - $500,000 and up.

[4] Must be registered for online banking to access e-statements and notices.

[5] Premium Money Market -Tier 1 - $0.01-$9,999, Tier 2 - $10,000-$24,999, Tier 3 - $25,000-$74,999, Tier 4 - $75,000- $149,999, Tier 5 - $150,000 - $499,999, Tier 6 - $500,000 - $999,999, Tier 7 - $1,000,000 - $1,999,999, Tier 8 - $2,000,000 and up. Must have an open and active personal checking account.

**No more than six transfers may be made by check, draft, debit card or similar order to a third party.*

Account Features	Certificate of Deposit		
Terms	90 - 364 Day	12 - 35 Month	36 + Month

Minimum deposit of $2,500. A penalty for early withdrawal. Jumbo CDs minimum deposit of $100,000.

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