



Brochure Series

PERSONAL CHECKING ACCOUNTS

FREE CHECKING

- This account is designed for individuals who want the benefits of automated bank writing. With the appropriate service income on your deposit balance, this is an easy choice to a totally free checking account.
- **Minimum Opening Balance** - \$25
- **No Monthly Fee**
- **Check Writing** - Unlimited
- **First 10 Printed Checks Free**
- **Target Interest earned on daily collected balance**
- **Internet Banking with optional Online Billpay**
- **Overdraft Protection up to \$400 if available**
- **Monthly Financial Statement**
- **Free VISA CHECKCard with approval**

BASIC CHECKING

- A perfect checking account for individuals who maintain a minimum daily balance of \$500. When the minimum daily balance is maintained, Personal Checking is free.
- **Minimum Opening Balance** - \$100
- **No Fees** when maintaining a \$500 minimum daily balance
- **Check Writing** - Up to 30 checks a month
- **Internet Banking with optional Online Billpay**
- **Overdraft Protection up to \$700 if available**

Key Ring Registration

- Free Target Checks
- Free Cashier Checks
- Free Photocopy
- **Overdraft Protection up to \$700 if available**
- **One Free Stop Pay directly**
- **20% Discount On Safe Deposit Box**
- **Image Statements**
- **Free VISA CHECKCard with approval**

CHOOSE A CHECKING ACCOUNT THAT WORKS FOR YOU...

Account	Minimum Opening Balance	Monthly Service Fee	Check Writing
Free Checking	\$25	\$0	Unlimited
Basic Checking	\$100	\$0	Up to 30 checks a month

SAVINGS, CDs & INVESTMENTS

KITTY CASH SAVINGS ACCOUNT

- Your children collect 12 weeks of age. Our savings account gives you a child's gift in a great way.
- **Learning how to save money early.**
- **Minimum Opening Balance** - \$5
- **No Fees**
- **Access To Funds** is limited to non-withdrawals per quarter without a fee.
- **Interest Earnings** - Calculated on daily collected balance.
- **Quarterly Statement**

PERSONAL MONEY MARKET ACCOUNT

- **Early Withdrawal** is subject to a \$25 fee and forfeiture of account interest.
- **Annual Statement**
- If you wish to invest an alternative rate of return, get more complete advice on your savings and it's why. See the Internet Banking website.
- **Minimum Opening Balance** - \$2,500
- **No Fees** when maintaining a \$2,500 minimum daily balance.

CERTIFICATES OF DEPOSIT

- If you want a guaranteed, high-interest rate, consider our Certificates of Deposit. The rate is fixed for 12, 24, 36, 48, 60, 72, 84, 96, 108, 120 months. The rate is subject to change. Ask us about the details of our certificates of deposit and special rates.
- **Minimum Investment** - \$1,000
- **Penalty** - Interest rates may according to investment amount and term.
- **Access To Interest Earnings** - Receive your interest monthly, quarterly, semi-annually or annually.
- **Reinvest** - Automatic interest reinvestment.
- **Withdrawals** - A penalty may be imposed for early withdrawals.

INDIVIDUAL RETIREMENT ACCOUNTS

- Open for your future with the tax-deferred investment account... and the advantage of our Higher Contribution Limits.
- **Minimum Investment** - Add our customer service commitment.
- **Penalty** - Interest rates vary according to investment amount and term.
- **Access To Account** - Decisions may be subject to any restrictions.
- **Withdrawals** - A penalty may be imposed for early withdrawals.

HIGHER INTEREST for Higher Balances

Balance Range	Annual Interest Rate
\$0 - \$2,499	0.00%
\$2,500 - \$9,999	0.25%
\$10,000 - \$24,999	0.50%
\$25,000 - \$49,999	0.75%
\$50,000 and up	1.00%

INTEREST CHECKING

- This innovative checking account rewards you with higher interest rates when you maintain higher balances.
- **Minimum Opening Balance** - \$100
- **No Fees** when maintaining a \$1,000 minimum daily balance.
- **Check Writing** - Unlimited
- **Target Interest earned on daily collected balance**
- **Image Statement**
- **Internet Banking with optional Online Billpay**
- **Overdraft Protection up to \$700 if available**
- **Free VISA CHECKCard with approval**



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Banking Booklet



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