

	<b>FIRST CHOICE</b>	<b>FIRST CHOICE</b>	<b>FIRST CHOICE</b>	<b>FIRST CHOICE</b>
<b>OPTIONS</b>	<b>ELITE</b>	<b>PLUS</b>	<b>BASIC</b>	<b>COLLEGE</b>
Minimum balance to open	\$100	\$100	\$100	\$25
Monthly service fee	<b>FREE</b> with a \$5,000 minimum daily balance or \$20,000 deposit relationship or \$6.00 per month; \$4.00 per month for account holders 50 years+	<b>FREE</b> with a \$200 daily minimum balance or \$5,000 deposit relationship or \$6.00 per month	<b>FREE</b> with monthly direct deposit or \$2.00 per month	<b>FREE</b> for 4 years after date of account opening or \$2.00 per month.
Online Banking	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>
Telephone Banking	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>
First Bank ATM Transactions	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>
Billpayer	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>
Check Imaging	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>
Unlimited Check Writing	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>
Money orders/traveler's	<b>FREE</b>	See Fee Schedule	See Fee Schedule	See Fee Schedule
E-Statements	✓	✓	✓	✓
Pays interest	<b>Tiered Interest Rate based on balance—See Rate Schedule.</b>	<b>at \$500 balance</b>		
Overdraft Privilege*	✓	✓	✓	✓
ATM Card*	✓	✓	✓	✓
Check Card*	✓	✓	✓	✓

\* Eligibility is subject to approval.

Updated 12/23/11

### Interest

- Interest Rate and Annual Percentage Yield (APY) are subject to change daily.
- See Rate Schedule for current Interest Rate and APY.
- Daily balance method is used to calculate interest.
- Interest begins to accrue on non-cash items (such as checks) on the business day of deposit (See Funds Availability Policy).
- Accrued interest will be paid to the account upon closing.



*Doing great things together*