

Money Markets, Savings Accounts and Savings Clubs

	Money Market	Savings	Minor Savings	Jr. Savers Club/ Jr. Savers + Club	Not-For-Profit Savings	Christmas Club
Minimum Opening Balance	\$1500.00	\$100.00	\$1.00	\$1.00	\$1.00	\$5.00
Fee or Minimum Balance To Avoid Fee	\$1500.00 avg. daily collected balance to avoid \$12.00 monthly fee	\$100.00 minimum daily ledger balance to avoid \$2.00 monthly fee	No minimum balance or monthly fee	No minimum balance or monthly fee	No minimum balance or monthly fee	No minimum balance or monthly fee
Interest Earned	Tiered rates on \$1500 and above \$0 - \$1,499.99 \$1,500.00 - \$9,999.99 \$10,000.00 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000 and over Compounded/ Credited monthly	On all balances Compounded daily Credited quarterly	On all balances Compounded daily Credited quarterly	On all balances Compounded daily Credited quarterly	On all balances Compounded daily Credited quarterly	On all balances Compounded and Credited at maturity
Check Writing	3 free checks to third parties per month then \$5.00 each	No	No	No	No	No
Withdrawal Limits (Based on when items clear the account)	6 free per statement cycle by telephone transfer, fax, or computer then \$5.00 each	3 free per month then \$2.00 each	3 per month (no excessive withdrawal fee)	3 per month (no excessive withdrawal fee)	3 free per month then \$2.00 each	Not allowed
FirstNet Internet Banking	Yes	Yes	Yes	Yes	Yes	Yes
Bill Pay*	Yes	No	No	No	No	No
Check Card**	Yes	Must be a checking account holder	No	No	No	No
Additional Information	No excessive withdrawal fees on withdrawals or transfers made in person, by mail, at an ATM or on an AFT or check payment to a FSCB loan. Available to consumers & businesses.	Available to consumers & businesses. Free deposit and withdrawal tickets.	Must be 17 years of age or younger. Withdrawals can be made by parent or legal guardian only. Minor cannot make withdrawals. Free deposit and withdrawal tickets.	Jr. Savers (ages 6-11) Jr. Savers + (ages 12-16) Withdrawals can be made by parent or legal guardian only. Minor cannot make withdrawals. See your local Jr. Savers Club Director for information on free gifts, activities, parties and monthly newsletter!!! Free deposit and withdrawal tickets.	Available to non-profit organizations or non-profit corporations. Free deposit and withdrawal tickets.	Automatic funds transfer account only. \$5.00 or more transferred weekly, bi-weekly or monthly. At maturity funds will be directly deposited into FSCB account. \$20.00 early closure fee.

Checking Accounts

	SuperNOW Checking	Horizons Club Checking	Premier Club Checking	Premier Plus Club Checking	Regular Checking	Free Checking	Conservator Checking	Not-for-Profit Checking	Health Savings Account
Minimum Opening Balance	\$1500.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00
Fee or Minimum Balance To Avoid Fee	\$1500.00 avg. daily collected balance to avoid \$12.00 monthly fee	No minimum balance or monthly fee	\$7.50 per month Premier fee	\$9.50 per month Premier Plus fee	Minimum daily balance determines fee. \$500.00 - No Fee \$400.00-\$499.99 - \$6.00 \$399.99-below - \$7.00 \$1500.00 monthly average collected balance - No Fee	No minimum balance or monthly fee	\$100.00 daily minimum balance avoids \$4.00 monthly service fee	No minimum balance or monthly fee	\$35.00 Annual Fee - due in December. No minimum balance required
Interest Earned	Tiered rates 0 - \$1,499.99 \$1,500.00 - \$2,499.99 \$2,500.00 and over Compounded/ Credited monthly	Tiered rates 0 - \$24,999.99 \$25,000 - \$49,999.99 \$50,000 and over Compounded/ Credited monthly	No	Interest paid on account when avg. daily collected balance is \$1500.00 or more Compounded/ Credited monthly	No	No	No	No	Tiered rates 0 - \$1,499.99 \$1,500.00 - \$2,499.99 \$2,500.00 and over Compounded/ Credited monthly
Check Writing	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Check Order Discount	None	Free Horizons Club Checks or \$3.00 discount on any other style	One box of Premier Club Checks free per year or \$3.00 discount on any other style	One box of Premier Club Checks free per year or \$3.00 discount on any other style	None	First 50 Duplicate Checks Free	None	None	Special HSA Checks Optional
Check Images	Returned with Statement	Returned with Statement	Returned with Statement	Returned with Statement	Returned with Statement	No	Returned with Statement	Returned with Statement	Returned with Statement
FirstNet Internet Banking	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Bill Pay*	Free	Free	Free	Free	Free	Free	Free	Free	Free
Check Card**	Yes	Yes	Yes	Yes	Yes	Yes	No	No	Special HSA Card
Additional Information & Benefits	Not available to corporations, LLC's, Partnerships, For-profit organizations, or husband & wife DBAs.	Must be enrolled in Horizons Club. Requirements include: 50 years of age or older and must maintain a \$5000.00 combined deposit balance. See Horizons Club Brochure or speak with your local Horizons Club director for additional information on free services, discounted trips, activities, parties and monthly newsletter!	See Premier Checking Account Brochure or speak with your local Customer Service Representative for additional information on free or discounted services, insurance coverage, drug discount card and more!	See Premier Checking Account Brochure or speak with your local Customer Service Representative for additional information on free or discounted services, insurance coverage, drug discount card and more!	Monthly service charge can also be avoided by maintaining additional deposit account balances. See a Customer Service Representative for more details.		Must be opened by a conservator with a court order.	Available to non-profit organizations or non-profit corporations.	Must be enrolled in an HSA - qualified High Deductible Health Insurance Plan (HDHP)

Federal Reserve Regulation D limits the number of transfers from a Money Market account or Savings Account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer to six per monthly statement cycle with no more than three by check, debit card, draft, or similar order to third parties. Once the account has violated the Regulation D limits three times, FSCB will automatically convert the account to another type of FSCB transaction account. Savings accounts closed within 90 days of opening will incur a \$10.00 early closure fee. Checking accounts closed within 90 days will incur a \$10.00 early closure fee.

* Refer to Additional Services section of this brochure for applicable fees.

**Refer to Reg E disclosure provided at account opening for applicable fees.