

| | SMART REWARDS | eVANTAGE | VIP |
|---|--|---|--|
| FEATURES INCLUDED | | | |
| Mobile Banking | ✓ | ✓ | ✓ |
| Online Banking | ✓ | ✓ | ✓ |
| Online Bill Payment | ✓ | ✓ | ✓ |
| Quicken & Quickbooks Automatic Downloads | ✓ | ✓ | ✓ |
| Debit Card | ✓ | ✓ | ✓ |
| 1 Free Box of Checks Per Year | | | ✓ |
| Safe Deposit Box Discount of \$5 Per Year | | | ✓ |
| Credit Restoration | ✓ | ✓ | ✓ |
| Credit Monitoring | \$3 Per SSN Per Month | \$3 Per SSN Per Month | \$3 per SSN Per Month with 1st account owner fee waived |
| Interest Bearing | | ✓ | ✓ |
| INTEREST FEATURES Earn higher interest on account balances up to \$20,000.00. | | <ul style="list-style-type: none"> • Rate 1 with 1 Qualifier • Rate 2 with 2 Qualifiers • Rate 3 with 3 Qualifiers • eStatement and Online login required <p>Interest rate is based on the number of qualifiers.</p> | <p>Interest rate is based upon total customer relationship balance.</p> <p>Rate levels</p> <ul style="list-style-type: none"> • Level 1 \$20,000 - \$74,999 • Level 2 \$75,000 - \$149,999 • Level 3 Greater than \$150,000 <p>Account relationships in which the Tax ID Owner is an owner, owner/signer, joint owner, borrower or co-borrower comprise the relationship balance.</p> |
| RATE QUALIFIERS | | Direct Deposit, 10 POS, 2 Bill Pay, 2 ACH Debits that are posted each month | |
| DEBIT CARD TRANSACTION REFUND Must receive eStatement and | | | |
| 10 to 20 Debit Card Transactions posted per month | \$1 Per Month | | |
| 21 to 30 Debit Card Transactions posted per month | \$2 Per Month | | |
| Over 30 Debit Card Transactions posted per month | \$3 Per Month | | |
| MONTHLY SERVICE CHARGE (7% sales tax applies) | \$5 Per Month if the average available balance is less than \$500 and the customer is over 21 | \$8 Per Month if the average available balance is less than \$1,500 | \$10 Per Month if deposit relationship average available balance is less than \$20,000 |
| SERVICE CHARGE REFUND | eStatement \$2 Per Month | | |
| | 1 Bill Pay \$3 Per Month | Direct Deposit and eStatement | |
| MINIMUM OPENING DEPOSIT | \$100 | \$100 | \$100 |



PERSONAL CHECKING

Checking accounts you want, deserve and expect from **YOUR BANK FOR LIFE.**

A personal banker will help you find the account that makes dollars and cents for you.



HOME STATE BANK
YOUR BANK FOR LIFE



Fees specific for each deposit account are detailed in a truth-in-savings disclosure and available at the bank. Fees may apply to account related services and are listed in the Account Fee schedule.