

# NEW Personal Banking Accounts

## Smart Rewards

## eVantage

## VIP Checking

Featuring **REWARDS**, **ADVANTAGES**, and **RELATIONSHIPS** that make dollars and cents.



Smart Rewards



eVantage



VIP Checking



The checking account that pays.

- Cash reward for debit card use
- Free debit card
- Identity theft restoration

Checking just got interesting.

- Interest bearing account for customers who use direct deposit, bill pay, ACH or make point of sale purchases.\*
- No service charges with direct deposit and eStatements
- Access to credit monitoring

Premium interest on the total relationship.

- Premium interest bearing account based on total banking relationship
- Imaged statements
- No charge credit monitoring



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\* The rate qualifiers for the eVantage account include utilizing one or all of the following: Direct deposit, 10 point of sale purchases, two bill pays, or two ACH debits.

## HOME STATE BANK 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.



\* Credit monitoring fee for one owner. For other owners \$3 per month charge per social security number.

\*\* Relationship balance is the customer relationship of the Tax ID Owner of the reward account, it is no longer a portfolio relationship. Current month-to-date average available balance.

Additional account relationships in which the Tax ID Owner is an owner, owner/signer, joint owner, borrower or co-borrower comprise the relationship balance.

\*\*\* 7% sales tax applies to the service charge.

	Smart Rewards	eVantage	VIP
<b>FEATURES</b>			
Free Mobile Banking	✓	✓	✓
Free Online Banking	✓	✓	✓
Free Online Bill Payment	✓	✓	✓
Free Quicken Automatic Downloads	✓	✓	✓
<b>ADDITIONAL FEATURES</b>			
Free Debit Card	✓	✓	✓
1 Free Box of Checks Per Year			✓
Safe Deposit Box Discount of \$5 Per Year			✓
Free Credit Restoration	✓	✓	✓
Credit Monitoring	\$3 per SSN	\$3 per SSN	✓*
Imaged Statements			✓
Free Money Orders & Cashiers Checks			✓
Interest Bearing		✓	✓
<b>PREMIUM INTEREST</b> On checking account balance up to \$20,000 Default rate paid on balance over \$20,000		<ul style="list-style-type: none"> <li>• Rate 1 with 1 Qualifier</li> <li>• Rate 2 with 2 Qualifiers</li> <li>• Rate 3 with 3 Qualifiers</li> <li>• eStatement and Online login required</li> </ul>	Interest rate is based upon total customer relationship balance
<b>RATE QUALIFIERS</b>		Direct Deposit, 10 POS, 2 Bill Pay, 2 ACH Debits	<ul style="list-style-type: none"> <li>• Rate 1 20,000 - 74,999</li> <li>• Rate 2 75,000 - 149,999</li> <li>• Rate 3 Greater than 150,000</li> </ul>
<b>CASH BONUS</b> Receive eStatement and			
10 to 20 Debit Card Transactions	\$1		
21 to 30 Debit Card Transactions	\$2		
Over 30 Debit Card Transactions	\$3		
<b>MONTHLY SERVICE CHARGE***</b>	\$5 if the average balance is less than \$500 and the customer is over 18 years of age	\$8 if the average balance is less than \$1,500	\$10 if deposit relationship balance** is less than \$20,000
<b>REFUND SERVICE CHARGE</b>	eStatement	\$2	
	1 Bill Pay	\$3	Direct Deposit and eStatement
<b>MINIMUM OPENING DEPOSIT*</b>	\$100	\$100	\$100