

CHECKING ACCOUNTS

- **EASY LINK CHECKING:** \$25 minimum deposit to open. No minimum daily balance required and no monthly service fee.
- **PREMIER LINK CHECKING:** Tiered interest-bearing account. \$100 minimum deposit to open. \$100 minimum daily balance in order to avoid a \$10 monthly service fee. Additional CD rate benefit on all standard rates. Loan rate discount if auto debit is set up to an in house checking account.

Double Your Impact Bonus. New checking accounts are eligible for a \$50 bonus, paid within 60 days of account opening. To receive the Bonus, the account must be in good standing with a balance of more than \$0 at the time the Bonus is paid. At the time the Bonus is paid, the bank will also donate \$50.00 to The Link Foundation and \$50.00 to a local qualified nonprofit organization of your choosing.

SAVINGS ACCOUNTS

- **LINK SAVINGS:** Interest bearing account. \$200 to open and maintain to avoid \$5 monthly service fee*.
- **LINK IRA SAVINGS:** Interest bearing account. \$200 minimum deposit to open.
- **LINK SAVERS MONEY MARKET:** Interest bearing account. \$100 minimum deposit to open. No minimum daily balance required and no monthly service fee.
- **LINK MONEY MARKET:** Tiered interest-bearing account. \$2,500 minimum deposit to open. \$2,500 minimum daily balance required in order to avoid a \$10 monthly service fee.

FEE PER SERVICE

FREE	Free ATMs Nationwide, e-Statements, Mobile Deposit, Online Banking, Online Bill Payment, Text Banking
\$25.00	Account Research/Checkbook Balancing/Reconciliation per hour
\$20.00	Account Verification/Confirmation
\$5.00	ATM/MasterCard Debit Card Replacement
\$25.00	ATM/Debit Card Rush Fee
\$150.00	Court Order/Garnishment/Levy
\$5.00	Dual Statement Mailing Request (per month)
\$20.00	Early Account Termination (less than 90 days)
\$50.00	Escheat Fee
\$15.00	Excess Transaction Fee (per transaction from any Money Market or Savings)**
\$20.00 + costs	Foreign Collection Items/Foreign Currency***
\$10.00	Inactivity Fee (dormant fee; per month) <i>Checking > 12 months. Savings/Money Market >24 months</i>
\$10.00	Official Check/Treasurer's Check
\$35.00	Overdraft Fee (per item)/Insufficient Funds Charge (per item) /Uncollected Funds Charge (per item)
\$10.00	Overdraft Sweep Transfer (includes transfers from line of credit, checking, savings, and money markets; per transfer)
\$2.00	Paper/Print Statement Fee (per month)
\$15.00	Returned Deposited Item (ACH, Mobile Deposit or Check) (per item)
\$5.00	Statement Reprint/Interim Statement
\$25.00	Stop Payment (per item)

WIRES

\$15.00	Incoming Domestic or International Wire
\$30.00	Outgoing Domestic Wire
\$50.00	Outgoing International Wire

SAFE DEPOSIT BOX FEES

\$25.00	Safe Deposit Box Inventory per hour
\$25.00 + costs	Safe Deposit Box Drilling
\$10.00	Safe Deposit Box Key Replacement
\$10.00	Safe Deposit Box Late Fee

*Monthly maintenance service charges will not apply until age 18

**You may make no more than six withdrawals or transfers from your account per statement cycle. This includes automatic, internet, or telephone transfers, checks, drafts, debit card or other similar transactions. Transactions of this type in excess of six will result in a fee per transition. Exceeding the transaction limit on a regular basis could cause the account to be changed or closed.

***Costs include fees incurred from the bank of collection