



PERSONAL

CHECKING & SAVINGS



PERSONAL CHECKING	Easy LINK Checking	Premier LINK Checking²
Minimum Opening Requirement	\$25	\$100
Minimum Daily Balance (to avoid monthly service fee)	\$0	\$100
Minimum Service Fee (if daily balance falls under minimum)	\$0	\$10
Interest Paid	No	Yes, tiered interest rates²
CD Rate Bonus	No	Additional CD rate benefit on all standard CDs
Personal Loan Discount	No	Earn rate discounts on Personal Term Loan if auto debit is set up to a Bank Checking Account
Free Convenience Services	MasterCard Debit Online Banking & Bill Pay Mobile Banking & Mobile Deposit e-Statements Sweep for Overdraft Protection on your Checking Account ³ Free ATMs Nationwide	MasterCard Debit Online Banking & Bill Pay Mobile Banking & Mobile Deposit e-Statements Sweep for Overdraft Protection on your Checking Account ³ Free ATMs Nationwide

PERSONAL SAVINGS	LINK IRA Savings¹	LINK Savings¹	LINK Money Market¹
Minimum Opening Requirement	\$200	\$200	\$2,500
Minimum Daily Balance (to avoid monthly service fee)	\$0	\$200	\$2,500
Minimum Service Fee (if daily balance falls under minimum)	\$0	\$5	\$10
Interest Paid	Yes²	Yes²	Yes, tiered interest rates²
Free Convenience Services	Online Banking e-Statements	Online Banking Mobile Banking & Mobile Deposit e-Statements Sweep for Overdraft Protection on your Checking Account ³ Free ATMs Nationwide	Online Banking Mobile Banking & Mobile Deposit e-Statements Sweep for Overdraft Protection on your Checking Account ³ MasterCard Debit Free ATMs Nationwide

¹LINKBANK limits the number of transfers or withdrawals in a savings or money market account to six per statement cycle. Withdrawals and transfers include, but are not limited to, bill payments, telephone transfers, ACH payments, drafts, and point of sale transactions. You may make unlimited in-person or ATM withdrawals and transfers. An excessive withdrawal fee will be assessed for transactions over this limit, according to the current fee schedule.

²Fees may reduce earnings. Interest rates are variable and may change at any time without notice. Please contact your local Client Solutions Center for current rates.

³Automatic overdraft protection is available for your checking account by connecting a LINK Money Market Account or LINK Savings Account. Fees apply for each sweep; please refer to the current fee schedule for applicable charges.