



PERSONAL

CHECKING & SAVINGS



PERSONAL CHECKING	Easy LINK Checking	Premier LINK Checking¹
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 rates¹
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/ATM Card Online Banking & Bill Pay Mobile Banking & Mobile Deposit e-Statements Sweep for Overdraft Protection on your Checking Account ² Free ATMs Nationwide	MasterCard Debit/ATM Card Online Banking & Bill Pay Mobile Banking & Mobile Deposit e-Statements Sweep for Overdraft Protection on your Checking Account ² 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	Yes¹	Yes¹	Yes, tiered interest rates¹
Free Convenience Services	Online Banking e-Statements	Online Banking Mobile Banking & Mobile Deposit e-Statements Sweep for Overdraft Protection on your Checking Account ² ATM Card Free ATMs Nationwide	Online Banking Mobile Banking & Mobile Deposit e-Statements Sweep for Overdraft Protection on your Checking Account ² MasterCard Debit/ATM Card Free ATMs Nationwide

¹Fees 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.

²Automatic 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.