

Checking Accounts Comparison

	1st Options Checking	1st Classic Checking	1st Interest Checking	1st Premier Checking	1st Rewards
Perfect for:	A basic checking account	Ages 62 and better	Those wanting an account with a lot of perks	An account that rewards relationships	Earning increased amounts of interest with unlimited electronic transactions and transfers
Minimum to Open	\$100	\$100	\$1,000	\$25,000	\$10,000
Minimum Daily Balance or Transaction Requirements to Avoid Monthly Maintenance Service Charge	<ul style="list-style-type: none"> • \$500 or • A monthly direct deposit or • 10 POS transactions completed each month 	N/A	\$1,000	\$100,000 combined relationship balance	<ul style="list-style-type: none"> • \$10,000 • Have an active 1st Security Bank consumer checking account
Monthly Maintenance Service Charge	\$7	N/A	\$7	\$50	\$15 - \$30*
Interest Bearing?	No	Yes	Yes	Yes	Yes
Online Banking, Mobile Banking & 1st Mobile Deposit	Free	Free	Free	Free	Free
Other Benefits & Features Include:	<ul style="list-style-type: none"> • Free ATM transactions when using any of the 32,000 ATMs in the Money Pass® network • No foreign transaction fees for international debit card use • Higher interest rates on qualifying non-promotional CDs • Lower rates on qualifying non-promotional consumer loans (Personal Line of Credit, Auto) 	<ul style="list-style-type: none"> • Free ATM transactions when using any of the 32,000 ATMs in the Money Pass® network • Two free orders of single standard checks per year • One free Cashier's Check per day • No foreign transaction fees for international debit card use • Higher interest rates on qualifying non-promotional CDs • Lower rates on qualifying non-promotional consumer loans (Personal Line of Credit, Auto) 	<ul style="list-style-type: none"> • Higher interest rates on qualifying non-promotional CDs • Lower rates on qualifying non-promotional consumer loans (Personal Line of Credit, Auto) • No foreign transaction fees for international debit card use • No annual fee on Individual Retirement Accounts (IRAs), no annual fee on Health Savings Accounts (HSAs) • Free ATM transactions when using any of the 32,000 ATMs in the Money Pass® network 	<ul style="list-style-type: none"> • Higher interest rates on qualifying non-promotional CDs • Lower rates on qualifying non-promotional consumer loans (Personal Line of Credit, Auto) • No foreign transaction fees for international debit card use • No annual fee on Individual Retirement Accounts (IRAs), no annual fee on Health Savings Accounts (HSAs) • No fee for stop payments, overdrafts, NSFs • No fee for incoming/outgoing domestic or foreign wire transfers • Free ATM transactions when using any of the 32,000 ATMs in the Money Pass® network • Free and unlimited Cashier's Checks 	<ul style="list-style-type: none"> • Rewards interest, the higher your balance, the higher the interest rate • Free ATM transactions when using any of the 32,000 ATMs in the Money Pass® network • Unlimited electronic transactions and transfers • No foreign transaction fees for international debit card use <p>* A \$15.00 Monthly Maintenance Service Charge will be assessed for each of the monthly account requirements that are not met up to \$30.00. See account disclosure for specific details.</p>

Included Extras:

All 1st Security Bank consumer checking accounts share these great benefits and features:

- > Free online banking
- > Free online check images
- > Free bill pay
- > Free online statements
- > Free email and text alerts
- > Free 24-hour telephone banking
- > Free Mobile banking with 1st Mobile Deposit
- > Free debit card
- > Access to the Money Pass® ATM network for surcharge-free withdrawals nationwide
- > Free download of the CardValet app

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