

 CHARTER CHOICE FLAT FEE CHECKING	NOW ACCOUNTS	MONEY MARKET	FREE CHECKING	SAVINGS ACCOUNT	
PROFILE	Flat fee checking account	Interest bearing checking; interest is compounded and credited monthly	Tiered rates to earn premium interest; interest compounded & credited monthly	No monthly service charge	Interest is compounded & credited quarterly
MINIMUM TO OPEN	\$100	\$100	\$100	\$100	\$100
MINIMUM BALANCE TO AVOID SERVICE CHARGE	\$800	\$1,000	\$2,000	None	\$300
MONTHLY SERVICE CHARGE	\$8.00	\$15.00	\$10.00	FREE	\$7.50 Quarterly
PER ITEM FEES	None	None	Restricted to 6 debits per month \$10 for each debit beyond the limit	None	Restricted to 6 debits per quarter \$2 for each debit beyond the limit
OTHER FEES AND CHARGES	See schedule of fees and charges	See schedule of fees and charges	See schedule of fees and charges	See schedule of fees and charges	See schedule of fees and charges

YOUR ABILITY TO WITHDRAW FUNDS

Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks you have written.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before our cut-off time on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after our cut-off time, or on a day that we are not open, we will

consider that the deposit was made on the next business day we are open.

In some cases, we will not make all of the funds you deposit by check available to you on the first business day after the day of your deposit, funds may not be available until the second business day after the day of your deposit. Other conditions may apply. Please ask of our employees for a complete Funds Availability Policy.

CharterBank

Local and Independent Since 1962

	COMMERCIAL CHECKING	COMMERCIAL NOW ACCOUNTS	COMMERCIAL MONEY MARKET	COMMERCIAL SAVINGS ACCOUNT
PROFILE	Service Charge based on analysis (see schedule)	Interest bearing account offered to proprietorships & non-profits only	Interest bearing account with withdrawal restrictions; tiered rates to earn premium interest	Interest bearing account with withdrawal restrictions
MINIMUM TO OPEN	\$100	\$100	\$100	\$100
MINIMUM BALANCE TO AVOID SERVICE CHARGE	Based on analysis	Based on analysis	\$2,000	\$300
MONTHLY SERVICE CHARGE	Based on analysis	Based on analysis	\$10	\$7.50 Quarterly
PER ITEM FEES	Based on analysis	Based on analysis	Restricted to 6 debits per month; \$10 for each debit beyond the limit	Restricted to 6 debits per quarter; \$2.00 for each debit beyond the limit

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