

Personal Accounts

	Hometown	Banclub	NOW	HiFi	Passbook Savings
Initial Deposit Requirements	\$ 50	\$ 50	\$ 50	\$ 50	None
Number of Free Deposits	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Number of Free Debits	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Interest Rate	N/A	N/A	0.25%	Balance - \$0 to \$2,499.99 0.25% Balance - \$2,500 to \$9,999.99 0.35% Balance - \$10,000.00 and over 0.55%	Balance - \$0 to \$499.99 0.05% Balance - \$2,500 and over 0.15%
Monthly Maintenance Fee	N/A	\$7 - Basic Club \$9 - Family	Balance - \$0 to \$499 Fee - \$6.00 Balance - \$500 to \$599 Fee - \$5.00 Balance - \$600 to \$699 Fee - \$4.00 Balance - \$700 to \$799 Fee - \$3.00 Balance - \$800 to \$899 Fee - \$2.00 Balance - \$900 to \$999 Fee - \$1.00 Balance - \$1,000 and over Free	Balance -Below \$2,500.00 Fee - \$5.00 Balance - \$2,500.00 and over Free	Free
Debit Card	Yes	Yes	Yes	Yes	Yes
Online Banking	Yes	Yes	Yes	Yes	Yes
Bill Pay	Yes	Yes	Yes	Yes	Yes
e-Statements	Yes	Yes	Yes	Yes	Yes



Above Account Terms are not complete account disclosures. Stop in to the Walker State Bank to receive complete account details and disclosures.