




Personal Checking Accounts

	My Checking	My Checking Plus	Gold Star Checking	Ultimate Checking	Money Market⁴	Health Savings⁵
ACCOUNT BENEFITS	<i>Our most popular account.</i>	<i>Let your balances work for you.</i>	<i>For our customers 55 and over.</i>	<i>We value your relationship with us.</i>	<i>Let us help you reach your savings goals.</i>	<i>To help with your high-deductible health plan.</i>
Earns interest		\$0–\$999.99 \$1,000–\$9,999.99 \$10,000–\$24,999.99 \$25,000 or more	On balances of \$1,000 or more	\$0–\$2,499.99 \$2,500–\$24,999.99 \$25,000–\$49,999.99 \$50,000 or more	\$0–\$4,999.99 \$5,000–\$24,999.99 \$25,000–\$49,999.99 \$50,000–\$99,999.99 \$100,000 or more	\$0–\$999.99 \$1,000–\$4,999.99 \$5,000–\$9,999.99 \$10,000 or more
Debit card with FREE CardValet[®]	●	●	●	●	●	●
Access to surcharge-FREE ATM network 	●	●	●	●	●	●
FREE EZShield[®] ID Restoration 	●	●	●	●	●	●
FREE EZShield[®] ID Protect 				●		Not applicable
FREE box of Frandsen Bank checks per year			●	●		
No-fee money orders			●	● and cashier's checks		
Waived balance transfer fee				●		
Waived Ready Reserve annual fee²				●		
ACCOUNT PRICING						
Monthly maintenance fee	NONE	\$10 (waived with \$10,000 deposit relationship OR \$25,000 deposit and loan relationship ³)	NONE	\$25 (waived with \$50,000 deposit relationship OR \$75,000 deposit and loan relationship ³)	\$10 (waived when average monthly ledger balance is \$2,500 or more)	\$3 (waived when balance is \$500 or more)
Monthly eStatement OR	FREE	FREE	FREE	FREE	FREE	FREE
Monthly paper statement	\$3	\$3	\$3 (waived with \$1,000 monthly average available balance)	FREE	FREE	\$3
ATM withdrawal fee¹	\$2	\$2	\$2	FREE	\$2	\$2

¹ A \$2.00 non-MoneyPass withdrawal fee will be assessed on all non-MoneyPass ATM withdrawals. In addition, non-MoneyPass ATM operators may assess a surcharge fee.

² Subject to application and credit approval.

³ The deposit relationship is the average statement cycle balance of this account, plus the combined total of the prior month's average balances of all other personal deposit accounts. The loan relationship is the combined total of outstanding personal loan balances on the account cycle date, excluding mortgages sold to investors.

⁴ Federal Regulation D limits certain types of withdrawals and transfers made to a combined total of six per calendar month. This includes checks or drafts to third parties, check card purchases, preauthorized withdrawals and automatic transfers, and transfers made by telephone, online or mobile banking, Bill Pay, and wire transfer. Money Market withdrawals and/or transfers exceeding six per calendar month will result in a \$3 excessive withdrawal fee per transaction.

⁵ \$20 set-up fee.