

ACCOUNT DESCRIPTION AND CHARGES

Effective 1/1/2014	Mascot Checking	Standard Checking	Super NOW	Savings Accounts	Money Market Investment (MMI)
New Account Balance Requirement	\$100 minimum balance to open	\$100 minimum balance to open	\$1000 minimum to open	\$100 minimum to open	\$1000 minimum to open
Interest	Earns competitive interest rate subject to change at any time. Compounded daily. \$100.00 average ledger balance needed to receive accrued interest.	N/A	Earns competitive interest rate subject to change at any time. Compounded daily. \$500.00 average ledger balance needed to receive accrued interest.	Earns competitive interest rate subject to change at any time. Compounded daily, paid monthly. \$100.00 average ledger balance needed to receive accrued interest.	Earns competitive interest rate subject to change at any time. Compounded daily. \$1000.00 average ledger balance needed to receive accrued interest.
Balance Fee	\$5.00 per statement cycle if average ledger balance falls below \$100.00	\$1.00 per statement cycle if average ledger balance falls below \$100.00. No charge to account holders 60 or older	\$10.00 fee if average ledger balance falls below \$500; \$7.50 if average ledger balance falls below \$1000, fee assessed per statement cycle.	\$5.00 per calendar month if average ledger balance falls below \$100.00	\$10.00 fee if average ledger balance falls below \$500; \$7.50 if average ledger balance falls below \$1000, fee assessed per statement cycle.
Account Information	Free Gift with e-Statement Images of checks and deposit tickets returned with statement.	Free Gift with e-Statement	Free Gift with e-Statement Images of checks and deposit tickets returned with statement.	Limited withdrawal privileges. The combined total of withdrawals allowed cannot exceed 3 per calendar month. Free Gift with e-Statement There is a \$1.00 item fee per withdrawal over the limit allowed.	Limited check writing privileges. By law, the combined total of withdrawals allowed cannot exceed 6 per month. There is a \$7.00 item fee per withdrawal over the limit allowed.
Statement Frequency	Monthly	Monthly	Monthly	Quarterly	Monthly
ATM Card	Mascot Card Non-CTC ATM transactions \$1.00. Replacement card \$5.00 Replacement PIN \$1.00	Standard Debit Card Non-CTC ATM transactions \$1.00. Replacement card \$5.00 Replacement PIN \$1.00	Non-CTC ATM transactions \$1.00. Replacement card \$5.00 Replacement PIN \$1.00	Available when linked with an established checking account.	Not available