

## Deposit Product Grid

Mabrey Bank - Personal Checking Accounts					
Service Charge Code	BC	EC	HA	AC	RC
Name of Account	Basic Checking	eChecking Plus	Horizons Club Gold Checking	Advantage Plus Checking	Relationship Checking Plus
Account Description	A checking account with no monthly service fee or transaction fees. Customers may customize features to meet their needs.	An interest bearing account for individuals who prefer to bank electronically.	Our club account for individuals age 50 or better that includes exclusive member benefits.	The club account for individuals under the age of 50 that includes exclusive member benefits.	Our best value checking account rewarding individuals for using multiple services. Pays a premium interest rate and includes complimentary benefits.
Minimum to Open	\$50	\$50	\$50	\$50	\$50
Monthly Service Fee	None	\$7.45	\$9.45	\$10.45	\$19.45
Requirements to Avoid Monthly Service Fee	N/A	(1) Average monthly balance of \$2,500 in the account or (2) the monthly service fee will be reduced by \$0.20 for each debit card transaction of \$10.00 or more and each direct deposit made per statement cycle	(1) Average monthly balance of \$2,000 in the account or (2) \$10,000 average monthly balance in all checking, savings, money market, and CD accounts with the same primary account owner	(1) Average monthly balance of \$4,000 in the account or (2) \$12,000 average monthly balance in all checking, savings, money market, and CD accounts with the same primary account owner	(1) Average monthly balance of \$25,000 in all checking, savings, money market, and CD accounts with the same primary account owner or (2) \$10,000 in checking, savings, money market and CD accounts and \$50,000 in loans with the same primary account owner
Check Writing Privileges	No transaction fees	10 free checks (debits) per statement cycle; a \$1.00 fee will be applied for each check (debit) in excess of 10 per statement cycle	No transaction fees	No transaction fees	No transaction fees
Checks	Customer pays for checks - prices vary	Customer pays for checks - prices vary	<b>FREE</b> "Specialty Mint" wallet checks or 50% off "Specialty Mint" duplicate checks; 50% off "Designer" wallet or duplicate checks – limit one box per order \$1,500	<b>FREE</b> "Specialty Mint" wallet checks or 50% off "Specialty Mint" duplicate checks; 50% off "Designer" wallet or duplicate checks – limit one box per order \$1,500	First Check order at no charge (wallet or duplicate)
Bounce Protection	\$750	\$1,500	\$1,500	\$1,500	\$5,000
Statement Options (Images Included Upon Request)	<b>FREE</b> eStatements or \$2.95 monthly fee for paper statements	eStatements required or \$2.95 monthly fee for paper statements	<b>FREE</b> eStatements or Paper Statements	<b>FREE</b> eStatements or Paper Statements	<b>FREE</b> eStatements or Paper Statements
Interest Paid on Account	No	Interest is paid monthly, determined by daily collected balances, and is accrued and paid on balances in each tier: \$0.01 - \$24,999.99 \$25,000 and above	Interest is paid monthly, determined by daily collected balance, and paid on balances \$500 or above.	Interest is paid monthly, determined by daily collected balance, and paid on balances \$1,000 or above.	Interest is paid monthly, determined by daily collected balances and is accrued and paid on balances in each tier: \$0.01 to \$99,999.99 \$100,000 to \$249,999.99 \$250,000 and above
Additional Services Available					
Electronic Options	<b>FREE</b> VISA Debit Card <b>FREE</b> Digital Banking <b>FREE</b> Mobile Deposit <b>FREE</b> Bank by Phone	<b>FREE</b> VISA Debit Card <b>FREE</b> Digital Banking <b>FREE</b> Mobile Deposit <b>FREE</b> Bank by Phone	<b>FREE</b> VISA Debit Card <b>FREE</b> Digital Banking <b>FREE</b> Mobile Deposit <b>FREE</b> Bank by Phone	<b>FREE</b> VISA Debit Card <b>FREE</b> Digital Banking <b>FREE</b> Mobile Deposit <b>FREE</b> Bank by Phone	<b>FREE</b> VISA Debit Card <b>FREE</b> Digital Banking <b>FREE</b> Mobile Deposit <b>FREE</b> Bank by Phone
Bill Pay Plus	\$4.95/month for first 10 payments, then \$0.40 each over 10. Inactivity fee applies.	\$4.95/month for first 10 payments, then \$0.40 each over 10. Inactivity fee applies.	\$4.95/month for first 10 payments, then \$0.40 each over 10. Inactivity fee applies.	\$4.95/month for first 10 payments, then \$0.40 each over 10. Inactivity fee applies.	\$4.95/month for first 10 payments, then \$0.40 each over 10. Inactivity fee applies.
Security Advantage (Includes Accidental Death and Dismemberment Insurance, Common Carrier Coverage, Cyperscout, Cellular Telephone Protection, & Roadside Assistance)	\$5.95 per month (Available upon request, see Security Advantage brochure for unique package details.)	\$5.95 per month (Available upon request, see Security Advantage brochure for unique package details.)	<b>FREE</b> See Horizons Club Gold brochure for unique package details.	<b>FREE</b> See Advantage Plus brochure for unique package details.	<b>FREE</b> See Security Advantage brochure for details.
Cashier's Check / Money Order	Cashier's Check = \$5.00 Money Order = \$4.00	Cashier's Check = \$5.00 Money Order = \$4.00	Up to Five (5) Cashier's Checks or Money Orders per month with No Fee	Up to Five (5) Cashier's Checks or Money Orders per month with No Fee	Up to Five (5) Cashier's Checks or Money Orders per month with No Fee
Incoming Wire Fee	Yes	Yes	Yes	Yes	No
First Year Small Safe Deposit Box Rental at No Charge	No	No	Yes	Yes	Yes
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## Deposit Product Grid

Mabrey Bank - Personal Checking Accounts		
Service Charge Code	MA	NC
Name of Account	Personal Money Market Account	New Start Checking
Account Description	A higher earning interest bearing account for individuals with larger balances and limited transaction usage.	An account for individuals who have had challenges maintaining a checking relationship with other banks and need an account to satisfy their banking needs.*
Minimum to Open	\$50	\$50 <b>AND</b> Direct Deposit Set-Up
Monthly Service Fees	\$10.45	\$10.45
Requirements to Avoid Monthly Service Fee	Average monthly balance of \$2,500	N/A
Checks	Customer pays for checks - Prices Vary	Customer pays for checks - Prices Vary
Bounce Protection	\$2,500	\$100 after account has been opened for 90 days, at least three (3) deposits, deposits total \$750
Statement Options (Images Included Upon Request)	<b>FREE</b> eStatements or \$2.95 monthly fee for paper statements	<b>FREE</b> eStatements or \$2.95 monthly fee for paper statements
Interest Paid on Account	Interest is paid monthly, determined by daily collected balances, and is accrued and paid on balances in each tier: \$0.01-\$9,999.99 \$10,000-\$49,999.99 \$50,000-\$99,999.99 \$100,000-\$249,999.99 \$250,000 and above	No
Additional Services Available		
Electronic Options	<b>FREE</b> VISA Debit Card <b>FREE</b> Digital Banking <b>FREE</b> Mobile Deposit <b>FREE</b> Bank by Phone	<b>FREE</b> VISA Debit Card <b>FREE</b> Digital Banking <b>FREE</b> Mobile Deposit <b>FREE</b> Bank by Phone
Bill Pay Plus	\$4.95/month for first 10 payments, then \$0.40 each over 10. Inactivity fee applies.	\$4.95/month for first 10 payments, then \$0.40 each over 10. Inactivity fee applies.
Security Advantage (Includes Accidental Death and Dismemberment Insurance, Common Carrier Coverage, Cyperscout, Cellular Telephone Protection, & Roadside Assistance)	\$5.95 per month (Available upon request, see Security Advantage brochure for unique package details.)	\$5.95 per month (Available upon request, see Security Advantage brochure for unique package details.)
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## Deposit Product Grid

### Mabrey Bank - Savings Accounts

Service Charge Code	SR/SB	SF	P6		
Name of Account	Personal/Business Savings	Future Savers	Public Fund Savings	Certificate of Deposit	Individual Retirement Account
<b>Account Description</b>	Our traditional account for saving money.	A savings account uniquely designed for individuals under the age of 18.	Our traditional account for saving money.	An account with steady, secure fund growth for a fixed time period.	An account that allows you to save for the future while taking advantage of tax benefits along the way.
<b>Minimum to Open</b>	\$50	\$25	\$50	\$2,000	\$2,000
<b>Monthly Service Fee</b>	\$3.95	None	\$3.95	None	None (\$60 closing/transfer fee)
<b>Requirement to Avoid Monthly Service Fee</b>	Average monthly balance of \$100	N/A	Average monthly balance of \$100	N/A	N/A
<b>Statement Options</b> (Images Included Upon Request)	<b>FREE</b> Quarterly Statement (a monthly statement is sent when an electronic transaction occurs during the month.)	<b>FREE</b> Quarterly Statement (a monthly statement is sent when an electronic transaction occurs during the month.)	<b>FREE</b> Quarterly Statement (a monthly statement is sent when an electronic transaction occurs during the month.)	None	None
<b>Age Restriction</b>	No	Under the Age of 18	No	No	IRS Guidance Applies
<b>Security Advantage</b> (Includes Accidental Death and Dismemberment Insurance, Common Carrier Coverage, Cyperscout, Cellular Telephone Protection, & Roadside Assistance)	\$5.95 per month Available upon request, see Security Advantage brochure for details.	N/A	N/A	N/A	N/A
<b>Interest Paid on Account</b>	Paid quarterly on daily collected balances of \$100 and above	Paid quarterly on all daily collected balances	Paid quarterly on daily collected balances of \$100 and above	Interest rate is determined by the opening balance and term; Interest accrues daily and is paid monthly*; multiple interest payment options available	Interest rate is determined by the opening balance and term; Interest accrues daily and is paid monthly*; multiple interest payment options available

\* Interest accrual can vary based on the customer needs.



## Deposit Product Grid

Mabrey Bank - Business Checking Accounts					
Service Charge Code	BB	BG	BA	BI	MB
Name of Account	Basic Business Checking	Business Growth Checking	Business Analysis	Business Interest Checking*	Business Money Market Account
Account Description	This account is for businesses with low monthly transaction volume (generally less than 200 items).	This account is for businesses with moderate monthly transaction volume (generally between 200 and 300 items).	This account is for businesses that have a high volume of monthly transactions. A tiered earnings credit allowance can reduce monthly service fees.	An interest bearing account for businesses with large account balances and lower transaction volumes.	A higher earning interest bearing account for businesses with larger balances and limited transaction usage.
Minimum to Open	\$50	\$50	\$50	\$10,000	\$50
Monthly Service Fee	\$5.45	\$9.45	15.95**	15.95**	\$10.45
Requirements to Avoid Monthly Service Fee	Average monthly balance of \$1,000	N/A	Earnings credit based on the average collected balance and used to offset monthly service fee, per item costs and paper statement fee; Under \$250,000 \$250,000-\$999,999.99 Over \$1,000,000	N/A	Average monthly balance of \$2,500
Activity Fees	\$0.51 per item in excess of 200 items (includes checks (debits), deposits (credits) and items deposited)	\$0.51 per item in excess of 300 items (includes checks (debits), deposits (credits) and items deposited)	\$0.28 per check (debit) and deposit (credit) \$0.10 per deposited item Balance fee = \$0.011 \$2,000	\$0.28 per check (debit) and deposit (credit) \$0.10 per deposited item Balance fee = \$0.011 \$2,000	
Bounce Protection	\$2,000	\$2,000			\$2,000
Statement Options (Images Included Upon Request)	FREE eStatements or \$3.95 monthly fee for paper statements	FREE eStatements or \$3.95 monthly fee for paper statements	FREE eStatements or \$3.95 monthly fee for paper statements	FREE eStatements or \$3.95 monthly fee for paper statements	FREE eStatements or \$3.95 monthly fee for paper statements
Interest Paid on Account	No	No	No	Interest is paid monthly, determined by daily collected balances, and is accrued and paid on balances in each tier: \$10,000-\$49,999.99 \$50,000-\$99,999.99 \$100,000-\$249,999.99 \$250,000 and above	Interest is paid monthly, determined by daily collected balances, and is accrued and paid on balances in each tier: \$0.01-\$9,999.99 \$10,000-\$49,999.99 \$50,000-\$99,999.99 \$100,000-\$249,999.99 \$250,000 and above
Additional Services Available					
Electronic Options	FREE VISA Debit Card FREE Digital Banking FREE Bank by Phone	FREE VISA Debit Card FREE Digital Banking FREE Bank by Phone	FREE VISA Debit Card FREE Digital Banking FREE Bank by Phone	FREE VISA Debit Card FREE Digital Banking FREE Bank by Phone	FREE VISA Debit Card FREE Digital Banking FREE Bank by Phone
Bill Pay Plus	\$8.95/month for first 10 payments, then \$0.50 each over 15. Inactivity fee applies.	\$8.95/month for first 10 payments, then \$0.50 each over 15. Inactivity fee applies.	\$8.95/month for first 10 payments, then \$0.50 each over 15. Inactivity fee applies.	\$8.95/month for first 10 payments, then \$0.50 each over 15. Inactivity fee applies.	\$8.95/month for first 10 payments, then \$0.50 each over 15. Inactivity fee applies.
Sweep (Internal Account Transfer) - Overdraft Protection Sweep (Transfer from checking or savings account to cover overdrafts.)	\$9.95 per transfer	\$9.95 per transfer	N/A	N/A	\$9.95 per transfer
			For additional information or questions, please contact Treasury Services.	For additional information or questions, please contact Treasury Services.	
* Executive Officer approval for balances over \$500,000 **Monthly service fee assessed may be different than what is listed on this document. Service charge is on analysis.					
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## Deposit Product Grid

### Mabrey Bank - Public Funds

Service Charge Code	P1	P2	P3	P4	P5
Name of Account	DDA Public Fund	DDA Public Fund NOW	DDA Public Fund Super NOW*	Public Fund T-Bill 2*	Public Fund T-Bill*
Account Description	A non-interest bearing checking account for Public entities.	An interest bearing checking account for Public entities.	An interest bearing checking account for Public entities. <i>*This account is not promoted or used often. It is used to accommodate during the conversion of older account types.*</i>	A higher earning interest bearing account for Public entities. <i>*This account is not promoted. Before offering or opening this account, approval is required.*</i>	A higher earning interest bearing account for Public entities. <i>*This account is not promoted. Before offering or opening this account, approval is required.*</i>
Minimum to Open	\$50	\$50	\$50	\$50	\$50
Monthly Service Fee	\$6.95	\$6.95	\$6.95	\$6.95	\$6.95
Requirements to Avoid Monthly Service Fee	(1) Reduce s/c by \$0.10 for every \$100 Collected Balance. (2) Waive s/c if there is no activity - credits & debits. (3) Waive s/c if no debits.	N/A	N/A	N/A	N/A
Activity Fees	\$0.15 per credit and debit \$0.12 per transit item	\$0.15 per credit and debit \$0.12 per transit item	\$0.15 per credit and debit \$0.12 per transit item	\$0.15 per credit and debit \$0.12 per transit item	\$0.15 per credit and debit \$0.12 per transit item
Statement Options (Images Included Upon Request)	<b>FREE</b> eStatements or \$3.95 monthly fee for paper statements	<b>FREE</b> eStatements or \$3.95 monthly fee for paper statements	<b>FREE</b> eStatements or \$3.95 monthly fee for paper statements	<b>FREE</b> eStatements or \$3.95 monthly fee for paper statements	<b>FREE</b> eStatements or \$3.95 monthly fee for paper statements
Interest Paid on Account	No	Interest is paid monthly, determined by daily collected balance, and is accrued and paid on the Horizon/Advantage Rate	Interest paid monthly, determined by daily collected balances, and is accrued and paid on the MMDA tier 5 rate.	Interest is paid monthly, determined by daily collected balances, and is accrued and paid based on 75% of the 13-Week T-Bill rate.	Interest is paid monthly, determined by daily collected balances, and is accrued and paid based on the 13-Week T-Bill rate.

### Additional Services Available

Electronic Options	<b>FREE</b> VISA Debit Card <b>FREE</b> Digital Banking <b>FREE</b> Bank by Phone	<b>FREE</b> VISA Debit Card <b>FREE</b> Digital Banking <b>FREE</b> Bank by Phone	<b>FREE</b> VISA Debit Card <b>FREE</b> Digital Banking <b>FREE</b> Bank by Phone	<b>FREE</b> VISA Debit Card <b>FREE</b> Digital Banking <b>FREE</b> Bank by Phone	<b>FREE</b> VISA Debit Card <b>FREE</b> Digital Banking <b>FREE</b> Bank by Phone
Bill Pay Plus	\$8.95/month for first 10 payments, then \$0.50 each over 15. Inactivity fee applies.	\$8.95/month for first 10 payments, then \$0.50 each over 15. Inactivity fee applies.	\$8.95/month for first 10 payments, then \$0.50 each over 15. Inactivity fee applies.	\$8.95/month for first 10 payments, then \$0.50 each over 15. Inactivity fee applies.	\$8.95/month for first 10 payments, then \$0.50 each over 15. Inactivity fee applies.
Sweep (Internal Account Transfer) - Overdraft Protection Sweep (Transfer from checking or savings account to cover overdrafts.)	\$9.95 per transfer	\$9.95 per transfer	\$9.95 per transfer	\$9.95 per transfer	\$9.95 per transfer

\* Approval is required before opening this account type.

## Deposit Product Grid

### New Money Accounts

	Personal Accounts			Business Accounts		
Service Charge Code	MP	PP	PR	MQ	PO	PQ
Name of Account	President's Money Market	Platinum Money Market	Platinum II Money Market	President's Money Market	Platinum Money Market	Platinum II Money Market
Account Description	An account intended for new money opportunities, unless request for existing <b>profitable</b> relationship.	An account intended for new money opportunities, unless request for existing <b>profitable</b> relationship.	An account intended for new money opportunities	An account intended for new money opportunities, unless request for existing <b>profitable</b> relationship.	An account intended for new money opportunities, unless request for existing <b>profitable</b> relationship.	An account intended for new money opportunities
Opening Approval	Branch Manger, Lending Team Leader, Market President, SVP and above	Lending Team Leader, Market President, SVP and above	Member of Executive Management Group	Branch Manger, Lending Team Leader, Market President, SVP and above	Lending Team Leader, Market President, SVP and above	Member of Executive Management Group
<small>Approval required to open account or move existing funds</small>						
Minimum to Open	\$100,000	\$250,000	\$500,000	\$100,000	\$250,000	\$500,000
Monthly Service Fee	None	None	None	None	None	None
Checks	Personal style checks, wallet or duplicate are <b>FREE</b> - limit one box per order	Personal style checks, wallet or duplicate are <b>FREE</b> - limit one box per order	Personal style checks, wallet or duplicate are <b>FREE</b> - limit one box per order	Personal style checks, wallet or duplicate are <b>FREE</b> - limit one box per order	Personal style checks, wallet or duplicate are <b>FREE</b> - limit one box per order	Personal style checks, wallet or duplicate are <b>FREE</b> - limit one box per order
Bounce Protection	\$2,500	\$5,000	\$5,000	\$2,500	\$5,000	\$5,000
Statement Options <small>(Images Included Upon Request)</small>	<b>FREE</b> eStatements or Paper Statements	<b>FREE</b> eStatements or Paper Statements	<b>FREE</b> eStatements or Paper Statements	<b>FREE</b> eStatements or Paper Statements	<b>FREE</b> eStatements or Paper Statements	<b>FREE</b> eStatements or Paper Statements
Interest Paid on Account	Interest is paid monthly and accrued at the top balance tier: \$0.01 - \$99,999.99 \$100,000 and above	Interest is paid monthly, determined by daily collected balances, and paid on balances \$0.01 and above	Interest is paid monthly, determined by daily collected balances, and paid on balances \$0.01 and above	Interest is paid monthly and accrued at the top balance tier: \$0.01 - \$99,999.99 \$100,000 and above	Interest is determined by daily collected balances paid on balances \$0.01 and above	Interest is determined by daily collected balances paid on balances \$0.01 and above
Rate Exception Requirements	Executive Management Group	Executive Management Group	Executive Management Group	Executive Management Group	Executive Management Group	Executive Management Group
Additional Program Information		Account maximum limit is \$5,000,000. May be limited time only, subject to review by ALCO. Not available for Public Funds, Other Banks, Credit Unions, or Institutional Depositors.	Account maximum limit is \$5,000,000. May be limited time only, subject to review by ALCO. Not available for Public Funds, Other Banks, Credit Unions, or Institutional Depositors.	Account maximum limit is \$5,000,000. May be limited time only, subject to review by ALCO. Not available for Public Funds, Other Banks, Credit Unions, or Institutional Depositors.	Account maximum limit is \$5,000,000. May be limited time only, subject to review by ALCO. Not available for Public Funds, Other Banks, Credit Unions, or Institutional Depositors.	Account maximum limit is \$5,000,000. May be limited time only, subject to review by ALCO. Not available for Public Funds, Other Banks, Credit Unions, or Institutional Depositors.
Additional Account Features and Services						
Electronic Options	<b>FREE</b> VISA Debit Card <b>FREE</b> Digital Banking <b>FREE</b> Mobile Deposit <b>FREE</b> Bank by Phone	<b>FREE</b> VISA Debit Card <b>FREE</b> Digital Banking <b>FREE</b> Mobile Deposit <b>FREE</b> Bank by Phone	<b>FREE</b> VISA Debit Card <b>FREE</b> Digital Banking <b>FREE</b> Mobile Deposit <b>FREE</b> Bank by Phone	<b>FREE</b> VISA Debit Card <b>FREE</b> Digital Banking <b>FREE</b> Bank by Phone	<b>FREE</b> VISA Debit Card <b>FREE</b> Digital Banking <b>FREE</b> Bank by Phone	<b>FREE</b> VISA Debit Card <b>FREE</b> Digital Banking <b>FREE</b> Bank by Phone
Bill Pay Plus	FREE; inactivity fees apply	FREE; inactivity fees apply	FREE; inactivity fees apply	FREE; inactivity fees apply	FREE; inactivity fees apply	FREE; inactivity fees apply
Security Advantage <small>(Includes Accidental Death and Dismemberment Insurance, Common Carrier Coverage, Cyberscout, Cellular Telephone Protection, &amp; Roadside Assistance)</small>	\$5.95 per month <small>(Available upon request, see Security Advantage brochure for unique package details.)</small>	\$5.95 per month <small>(Available upon request, see Security Advantage brochure for unique package details.)</small>	\$5.95 per month <small>(Available upon request, see Security Advantage brochure for unique package details.)</small>	N/A	N/A	N/A
Cashier's Check / Money Order	Up to Five (5) Cashier's Checks or Money Orders per month with No Fee	Up to Five (5) Cashier's Checks or Money Orders per month with No Fee	Up to Five (5) Cashier's Checks or Money Orders per month with No Fee	Up to Five (5) Cashier's Checks or Money Orders per month with No Fee	Up to Five (5) Cashier's Checks or Money Orders per month with No Fee	Up to Five (5) Cashier's Checks or Money Orders per month with No Fee
Incoming Wire Fee	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>
Sweep (Internal Account Transfer) Overdraft Protection Sweep <small>(Transfer from checking or savings account to cover overdrafts.)</small>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	\$9.95 per transfer	\$9.95 per transfer	\$9.95 per transfer



## Deposit Product Grid

Mabrey Bank - Private Banking Checking Accounts			
Service Charge Code	PL	PM	PN
Name of Account	Private Label	Private Banking Personal MMDA	Private Banking Business MMDA
<b>Account Description</b>	An exclusive high yield checking account with a variety of Private Banking Advantages	A higher earning interest bearing account for individuals with larger balances and limited transaction usage.	A higher earning interest bearing account for businesses with larger balances and limited transaction usage.
<b>Minimum to Open</b>	\$1	\$1	\$1
<b>Monthly Service Fee</b>	None	None	None
<b>Checks</b>	Free Exclusive Private Banking checks	Free Exclusive Private Banking checks	Free Exclusive Private Banking checks
<b>Bounce Protection</b>	\$5,000	\$2,500	\$2,500
<b>Statement Options</b> (Images Included Upon Request)	<b>FREE</b> eStatements or Paper Statements	<b>FREE</b> eStatements or Paper Statements	<b>FREE</b> eStatements or Paper Statements
<b>Interest Paid on Account</b>	Interest is determined by daily collected balances and is accrued and paid on balances in each tier: \$0.01-\$9,999.99 \$10,000-\$49,999.99 \$50,000-\$99,999.99 \$100,000-\$249,999.99 \$250,000 and above	Interest is determined by daily collected balances and is accrued and paid at the top balance tier: \$0.01-49,999.99 \$50,000-\$99,999.99 \$100,000-\$249,999.99 \$250,000 and above	Interest is determined by daily collected balances and is accrued and paid at the top balance tier: \$0.01-49,999.99 \$50,000-\$99,999.99 \$100,000-\$249,999.99 \$250,000 and above
Additional Services Available			
<b>Electronic Options</b>	<b>FREE</b> VISA Debit Card - Exclusive Private Banking Design <b>FREE</b> Digital Banking <b>FREE</b> Mobile Deposit <b>FREE</b> Bank by Phone	<b>FREE</b> VISA Debit Card - Exclusive Private Banking Design <b>FREE</b> Digital Banking <b>FREE</b> Mobile Deposit <b>FREE</b> Bank by Phone	<b>FREE</b> VISA Debit Card - Exclusive Private Banking Design <b>FREE</b> Digital Banking <b>FREE</b> Mobile Deposit <b>FREE</b> Bank by Phone
<b>Bill Pay Plus</b>	FREE; inactivity fees apply	FREE; inactivity fees apply	\$8.95/month for first 10 payments, then \$0.50 each over 15. Inactivity fee applies.
<b>Security Advantage</b> (Includes Accidental Death and Dismemberment Insurance, Common Carrier Coverage, Cyperscout, Cellular Telephone Protection, & Roadside Assistance)	<b>FREE</b> See Horizons Club Gold brochure for package details.	<b>FREE</b> See Horizons Club Gold brochure for package details.	N/A
<b>Cashier's Checks / Money Orders</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>
<b>Charge for Incoming Wire Transfers</b>	<b>FREE</b> - Domestic ONLY	<b>FREE</b> - Domestic ONLY	<b>FREE</b> - Domestic ONLY
<b>Safe Deposit Box Rental at No Charge</b>	Yes - Small Box	Yes - Small Box	Yes - Small Box
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## Deposit Product Grid

Morris State Bank Grandfathered Account				
Service Charge Code	MU	MT	MX	MS
Name of Account	Unlimited Checking	Traditional Checking	Experience Checking	Super Now Checking
Account Description	A non-interest bearing checking account with low monthly service fee; no minimum balance requirement; unlimited transactions.	A non-interest bearing checking account with no fees and unlimited transactions by maintaining a \$1,000 daily balance.	Account for individuals age 50 or better. Non-interest bearing checking account that includes exclusive member benefits.	Interest bearing checking account
Minimum to Open	\$50	\$50	\$50	\$50
Monthly Service Fee	\$7.00	Daily Balance \$0 - \$499.99 = \$6.00 Daily Balance \$500 - \$999.99 = \$4.00	\$5.00	\$5.00
Requirements to Avoid Monthly Service Fee	N/A	Maintain daily average balance of \$1,000 in the account	Maintain daily average balance of \$500 in the account	Maintain daily average balance of \$2,500 in the account
Check Writing Privileges	No transaction fees	No transaction fees on daily balances \$1000 and greater; Daily balances less than \$1000 = 10 free checks (debits) per statement cycle; a \$0.10 fee will be applied for each check (debit) in excess of 10 per statement cycle	No transaction fees	No transaction fees on daily balances of \$2,500 and greater; Daily balances less than \$2,500 a \$0.10 fee will be applied for each check (debit)
Checks	Customer pays for checks - prices vary	Customer pays for checks - prices vary	Customer pays for checks - prices vary	Customer pays for checks - prices vary
Bounce Protection	\$750	\$750	\$750	\$750
Statement Options <small>(Images Included Upon Request)</small>	FREE eStatements or Paper Statements	FREE eStatements or Paper Statements	FREE eStatements or Paper Statements	FREE eStatements or Paper Statements
Interest Paid on Account	No	No	No	Interest is determined by daily collected balance and paid on balances \$1,000 or above.
Additional Services Available				
Electronic Options	FREE VISA Debit Card FREE Digital Banking FREE Mobile Deposit FREE Bank by Phone	FREE VISA Debit Card FREE Digital Banking FREE Mobile Deposit FREE Bank by Phone	FREE VISA Debit Card FREE Digital Banking FREE Mobile Deposit FREE Bank by Phone	FREE VISA Debit Card FREE Digital Banking FREE Mobile Deposit FREE Bank by Phone
Bill Pay Plus	\$4.95/month for first 10 payments, then \$0.40 each over 10. Inactivity fee applies.	\$4.95/month for first 10 payments, then \$0.40 each over 10. Inactivity fee applies.	\$4.95/month for first 10 payments, then \$0.40 each over 10. Inactivity fee applies.	\$4.95/month for first 10 payments, then \$0.40 each over 10. Inactivity fee applies.
Security Advantage <small>(Includes Accidental Death and Dismemberment Insurance, Common Carrier Coverage, Cyberscout, Cellular Telephone Protection, &amp; Roadside Assistance)</small>	\$5.95 per month <small>(Available upon request, see Security Advantage brochure for unique package details.)</small>	\$5.95 per month <small>(Available upon request, see Security Advantage brochure for unique package details.)</small>	\$5.95 per month <small>(Available upon request, see Security Advantage brochure for unique package details.)</small>	\$5.95 per month <small>(Available upon request, see Security Advantage brochure for unique package details.)</small>
Cashier's Check / Money Order	Cashier's Check = \$5.00 Money Order = \$4.00	Cashier's Check = \$5.00 Money Order = \$4.00	Up to Five (5) Cashier's Checks or Money Orders per month with No Fee	Cashier's Check = \$5.00 Money Order = \$4.00
Incoming Wire Fee	Yes	Yes	Yes	Yes
First Year Small Safe Deposit Box Rental at No Charge	No	No	\$5 annual discount on any SDB size (at Morris location only)	No