

ACCOUNT TYPE	MINIMUM BALANCE	MONTHLY SERVICE CHARGE(S)	INTEREST EARNED	ADDITIONAL INFORMATION
1st Rate Checking	\$100 Minimum Opening Deposit \$100	\$6.00 only if average daily balance falls below \$250	Yes* Earn a bonus interest rate on balance up to \$25,000 when requirements are met each statement cycle.	Bonus Interest Rate Requirements: - Sign up to receive e-statements through Online banking - Have at least 10 debit card purchases post and settle - Have at least 1 automatic (ACH) payment or direct deposit post and settle.
60+ Checking	\$100 Minimum Opening Deposit \$100	None	None	Exclusively for ages 60 and older Receive one free box of standard checks per year
Basic Checking	\$100 Minimum Opening Deposit \$100	\$3.00 only if average daily balance falls below \$100 No minimum balance requirement or fee on the Youth Account (ages 13-17)	None	Checking account with standard benefits such as a debit card and online mobile banking.
Business Checking	\$100 Minimum Opening Deposit \$100	\$7.00 only if average daily balance falls below \$100	None	Great for Small Business Customers 100 free transaction items per month; \$0.15 per transaction item thereafter
Business Plus Checking	\$5,000 Minimum Opening Deposit \$5,000	\$10.00 only if average daily balance falls below \$5,000	None	Great for Higher Transaction Business Customers 350 free transaction items per month; \$0.15 per transaction item thereafter. Maintenance fee can be waived with \$5,000 min ADB on this account or combined accounts ADB of \$25,000 of all accounts under same EIN #.
1st Rate Savings Personal Business Non-Profit Organization	\$100 Minimum Opening Deposit \$100 \$25 Minors	\$5.00 only if average daily balance falls below \$100 No minimum balance requirement or fee on the Minor account	Yes*	Quarterly Statements Unlimited over the counter withdrawals and in-person transfers
Health Savings	\$100 Minimum Opening Deposit \$100	None	Yes*	Individual or Family options Debit Cards available
1st Class Money Market Personal Business Non-Profit Organization	\$25,000 Minimum Opening Deposit \$25,000	\$10.00 only if minimum average daily balance falls below \$25,000 \$5.00 Excessive Transaction Fee applied after six debits to third parties	Yes* Tiers: \$0 - 24,999.99 \$25,000 - 99,999.99 \$100,000 +	Unlimited over the counter withdrawals and in- person transfers Transaction limitations for checks and preauthorized debits-See service charges. Tiered Rates
Money Market	\$1,000 Minimum Opening Deposit \$1,000	\$7.00 only if average daily balance falls below \$1,000 \$5.00 Excessive Transaction Fee applied after six debits to third parties	Yes* Tiers: \$0 - 24,999.99 \$25,000 - 49,999.99 \$50,000 +	Unlimited over the counter withdrawals and in-person transfers Tiered Rates Transaction limitations for checks and preauthorized debits-See service charges.

Free E-statements on all accounts/\$3.00 fee applies for paper statements. Additional fees may apply. Please refer to the fee disclosure for details
ADB-Average Daily Balance

*Consult Stockmens Bank for Current Rates.