

PERSONAL CHECKING	Free Checking (101)	Interest Checking (141)	50+ Platinum Checking (HC) (156)	Student Checking (105)	Investment Checking (161)
Min. Balance Required for No Monthly Service Charge	None	\$1,000	\$5,000	None	\$1,000
Monthly Service Charge	None	• \$6.00 + \$.20 per debit if balance falls below \$1,000	• \$6.00 + \$.20 per debit if balance falls below \$5,000	None	• \$6.00 + \$.20 per debit if balance falls below \$1,000
Amount Required to Open Account	\$100	\$1,000	\$5,000 + Requires at least one monthly direct deposit	\$50	\$50,000
Interest Paid on Available Balance*	No	Yes, \$1,000 Minimum	Yes, \$5,000 Minimum	No	Yes, \$50,000 Minimum
Special Features	<ul style="list-style-type: none"> • Unlimited check writing • Free Internet Banking/Bill Pay • No per item charges • Free check safekeeping (printed images available for \$5/mo or free on Internet banking) • Free online check imaging • Overdraft privilege (available at bank discretion for qualified customers)** • No fee ATM access at Privilege Status networks • Free 24 hour PhoneBank • Debit card available 	<ul style="list-style-type: none"> • Unlimited check writing • Free Internet Banking/Bill Pay • No per item charges • Free check safekeeping (printed images available for \$5/mo or free on Internet banking) • Free online check imaging • Overdraft privilege (available at bank discretion for qualified customers)** • No fee ATM access at Privilege Status networks • Free 24 hour PhoneBank • Debit card available 	<p>Same as Interest Checking PLUS:</p> <ul style="list-style-type: none"> • 2 Boxes Free bank checks per year • Free money orders • Free initial travel card • Free retirement income and estate planning • Free Visa Gift Cards • Travel opportunities • Free debit card 	<ul style="list-style-type: none"> • Unlimited check writing • Free Internet Banking/Bill Pay • Free debit card • No per item charges • Free check safekeeping (printed images available for \$5/mo or free on Internet banking) • Free online check imaging • Overdraft privilege (available at bank discretion for qualified customers)** • No fee ATM access at Privilege Status networks • Free 24 hour PhoneBank • 1 box of free checks • Free gift from City State Bank at time of account opening 	<ul style="list-style-type: none"> • Unlimited check writing • Free online banking/Bill Pay • 1 box free bank checks per year • Free online check imaging • No fee ATM access at Privileged Status ATMs • Free 24 hour PhoneBank • Free debit card

*Available Balance=Earnings are calculated on ending balance less earnings days float.

Member FDIC **Subject to bank discretion. Fee of \$25 imposed for overdrafts created by checks, in person withdrawals, ATM withdrawals, or by other electronic means. Payment of your overdrafts is discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits, or you have too many overdrafts. Overdraft Privilege balances must be paid within 20 days. The bank has the right to require payment to bring account current immediately after an overdraft.

