

## **Personal Checking Accounts**

Accounts designed to make managing your every day finances a little easier.

	Choice Checking	Club Checking	Interest Checking	Kasasa® Cash	Kasasa® Cash Back
Description	A simple, low-cost account with options	Enjoy added protection, banking, travel discounts, and more	Interest-earning account with minimum balance	Interest-earning checking account built to avoid monthly fees	Take advantage of the ability to earn rewards on everyday purchases
Key Features	<ul> <li>No minimum balance</li> <li>Unlimited withdrawals by debit, check or BillPay</li> </ul>	<ul> <li>Unlimited withdrawals by debit, check or BillPay</li> <li>Free debit card</li> <li>Free printed checks</li> <li>Safe deposit rental discounts and travel discounts</li> <li>Accidental Death &amp; Dismemberment (AD&amp;D) Insurance* available</li> <li>Identity theft insurance*</li> </ul>	<ul> <li>Unlimited withdrawals by debit, check or BillPay</li> </ul>	If qualifications are met each monthly qualification cycle, you have the opportunity to: • Earn higher interest rates • Receive ATM fee refunds up to \$5 per transaction Monthly qualifications*** are: • Make at least 12 debit card POS transactions • Enroll and receive e-Statements • Enroll and log in to Online Banking • Make at least one BillPay and one automatic payment (ACH)	If qualifications are met each monthly qualification cycle, you have the opportunity to: • Earn cash back on everyday debit card purchases • Receive ATM fee refunds up to \$5 per transaction Monthly qualifications*** are: • Make at least 12 debit card POS transactions • Enroll and receive e-Statements • Enroll and log in to Online Banking • Make at least one BillPay and one automatic payment (ACH)
Minimum Opening Deposit	\$50	\$100	\$1,000	\$50	\$50
Monthly Maintenance Fee	No monthly fee with e-Statements; \$3.99 for paper statements with images; debit card is free with e-Statements	Varies based on account choices and added services: \$10,000 insurance coverage\$6.00/ mo.** \$20,000 insurance coverage\$7.00/ mo.** \$30,000 insurance coverage plus \$2,500 for each eligible dependent child\$7.50/mo.**	\$1,000 minimum to avoid \$10 monthly fee; debit card is free with e-Statements	None; debit card is free with e-Statements	None; debit card is free with e-Statements

\*Insured products are not deposits, not FDIC insured, not insured by any federal government agency and not guaranteed by the bank. \*\*Add \$2.00 per month if you choose to have check images returned in each monthly statement.

\*\*\*Qualifying transactions must post to and settle during the qualification cycle. ATM transactions do not count toward qualifying debit card transactions. "Monthly Qualification Cycle" means period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle. Any interest earned is automatically transferred to your Kasasa® Saver account.

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## **Savings Accounts**

	Basic Savings	Christmas Club	GNBee Kids Club	Money Market Deposit Account	Kasasa® Saver
Description	Traditional savings account	Saving for the holidays can be simple with this account	A club that gives children a fun way to develop good savings habits	Money Market for both personal and business needs	This account works with Kasasa Cash and Kasasa Cash Back
Key Features	<ul> <li>Automatic deposits from your GNB checking account are available to help you build your savings funds</li> <li>Automatic transfers to your GNB checking account are also available for overdraft protection</li> <li>Interest is paid monthly</li> <li>Allowed up to 6 withdrawals per month</li> <li>\$25 minimum to earn interest</li> </ul>	<ul> <li>Decide how much you need to save or if you want funds transferred automatically from your GNB checking account</li> <li>Account matures on or about November 3 and will automatically renew immediately after. Choose if you want to transfer the funds to your GNB checking account or receive a check in the mail.</li> <li>Interest is paid monthly</li> <li>\$25 minimum to earn interest</li> </ul>	<ul> <li>Available for children age 12 and younger</li> <li>Prizes awarded when deposits are made</li> <li>Interest is paid monthly</li> <li>Special events</li> <li>Newsletter</li> <li>\$25 minimum to earn interest</li> </ul>	<ul> <li>Interest rate is tiered based on account balance</li> <li>Allowed up to 6 withdrawals or transfers per month</li> <li>Interest is paid monthly</li> <li>Checks are available</li> <li>\$25 minimum to earn interest</li> </ul>	<ul> <li>This account can only be opened with a new or existing Kasasa Cash or Kasasa Cash Back account</li> <li>You must meet the qualifications on the Cash or Cash Back account in order to get premium rates</li> <li>Kasasa Cash interest and Kasasa Cash Back rewards will be credited to this account on the last day of the monthly statement cycle</li> <li>Limit one account per SSN</li> </ul>
Minimum Opening Deposit	\$100	\$5	\$25	\$2,500	\$50
Monthly Maintenance Fee	None	None	None	\$1,000 minimum to avoid monthly maintenance fee of \$10	None

## **Community Checking**

We all benefit from giving back.

- A no-fee account
- Great for churches
- Great for charities
- Great for non-profit organizations



