

PERSONAL CHECKING PRODUCTS

PERSONAL CHECKING

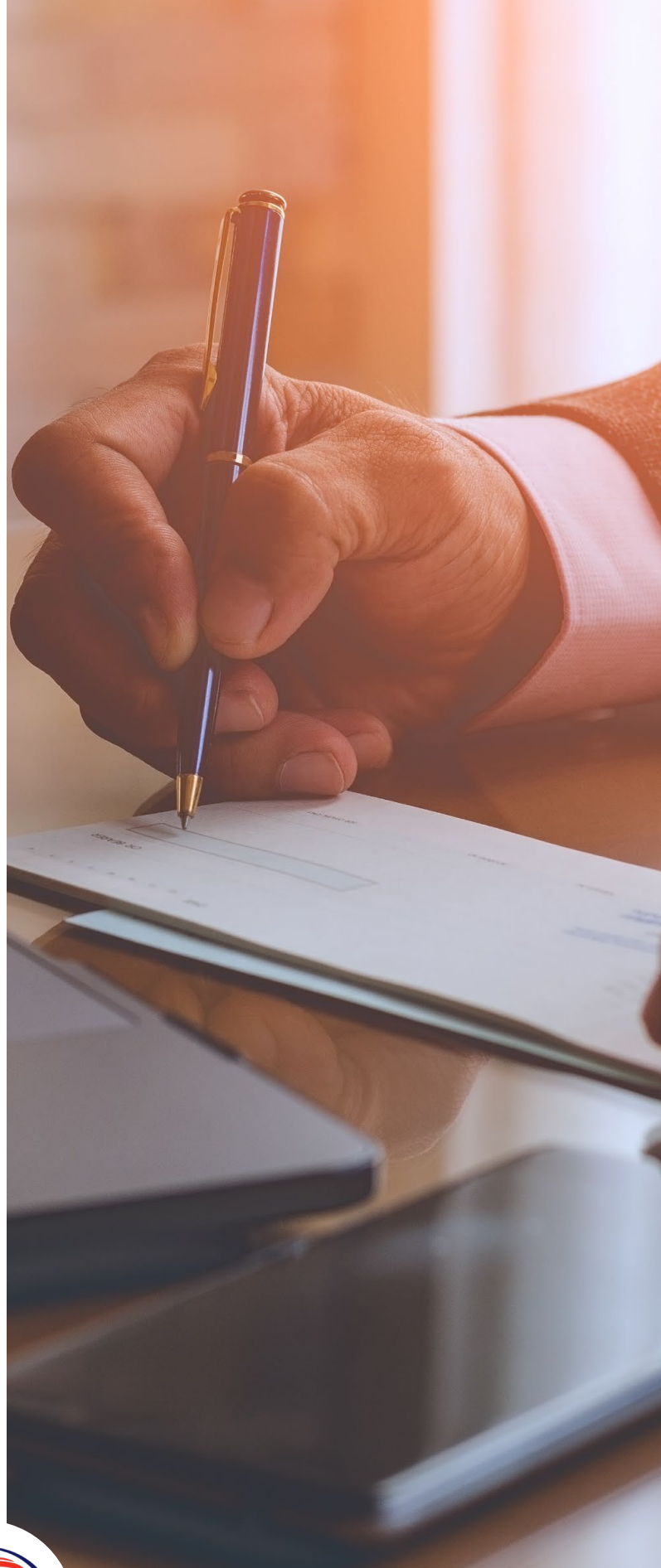
- Minimum balance of \$100 to open
- Free Debit Card
- Free Internet Banking with Bill Pay
- No direct deposit requirement
- 24-hour access through Internet Banking
- Mobile Banking
- Detailed monthly statement
- No minimum balance required
- No monthly maintenance fee

NOW ACCOUNT

- Initial deposit of \$1,000 required
- Minimum monthly balance of \$1,500 required to avoid \$10.00 monthly maintenance fees
- Interest compounded daily and credited monthly
- Free Debit Card
- Free Internet Banking with Bill Pay
- Mobile Banking
- 24-hour access through Internet Banking
- Detailed monthly statement
- \$.15 per monthly statement cycle for every check paid, deposit slip, and check deposited if the collected balance falls below \$1,500

SENIOR CITIZEN CHECKING

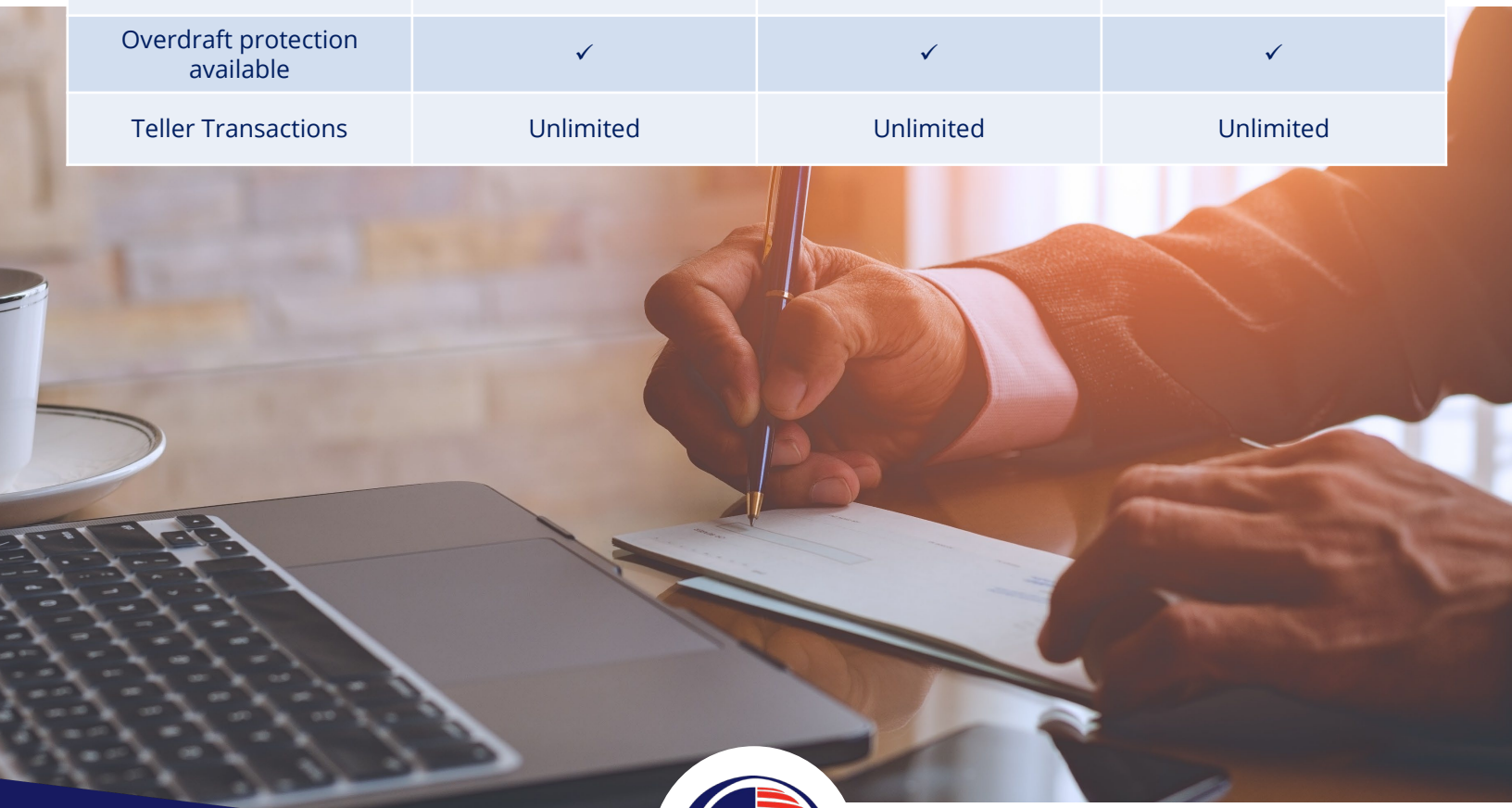
- Minimum balance of \$100 to open
- Free Debit Card
- Free Internet Banking with Bill Pay
- Mobile Banking
- Detailed Monthly Statement
- 24-hour access through Internet Banking
- No minimum balance required
- No monthly maintenance fee



U.S. CENTURY BANK

PERSONAL CHECKING ACCOUNT COMPARISON

FEATURES	PERSONAL	NOW ACCOUNT	SENIOR CITIZEN
Minimum balance to open	\$100	\$1,000	\$100
Minimum balance to avoid monthly fees	None	\$1,500	None
Monthly maintenance fee if balance falls under minimum required	None	\$10	None
Item Fee	None	.15 per monthly statement cycle for every bank check paid, deposit slip, and check deposited if the collected balance falls below \$1,500	None
Free Debit Card	✓	✓	✓
Direct deposit required	No	No	No
Free Internet Banking with Bill Pay	✓	✓	✓
ATM Access	✓	✓	✓
Overdraft protection available	✓	✓	✓
Teller Transactions	Unlimited	Unlimited	Unlimited



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