

PREMIUM RATE CHECKING ACCOUNT

An interest-bearing checking account with no monthly service charge if a minimum balance is maintained.

Product Analysis

Features

Interest paid monthly
(if \$1,000 daily balance
maintained.)

Higher interest paid on balances of
\$5,000 plus.

No monthly service charge
(if balance doesn't go below \$500)

Free debit card access.

Thirty ATM machines with no fees.

Access to funds after hours through
the ATM, banking by phone,
debit card and online banking.

Overdraft protection available

Pricing

No service charge as long as a daily minimum balance of \$500 is maintained. If the account balance drops below \$500 in any given month, a \$15.00 service charge will be assessed.

Benefits

Provides earnings for customers
wanting flexibility of keeping
higher balances in checking.

Assurance of greater earnings as
balance grows. No hassle of
having to change accounts for
most competitive rate.

Easy way to avoid any monthly fees.
Savings over other checking
accounts.

Convenience in making purchases
either in stores, by phone or online.

Customer convenience. Saves time
and money with wide ATM network.

Easy, convenient way to access
checking any time of the day.

Peace of mind; cost savings in
avoiding NSF fees.