



# Fresh benefits & new accounts

## Enhancements for individuals

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### **REWARDS CHECKING**

Rewards Checking, formerly known as All-In-One, now comes with up to \$20.00 in non-proprietary ATM fee reimbursements and competitive interest when you meet requirements. Scroll down for additional information.

### **RELATIONSHIP CHECKING PREMIER**

Ultimate Checking is becoming Relationship Checking Premier, which comes with many more benefits. There will be no monthly fee until January 2026, so that you have time to enroll in required services. Benefits include an interest-bearing account and unlimited non-proprietary ATM reimbursements. Scroll down for additional information.

### **NEW PRODUCT: LIFELINE 18/65 CHECKING**

This account is specifically designed for those under 18 or over 65 years old. You can open the account with as little as \$10.00. There is no minimum balance, no monthly fee, and it earns interest. You will even get a reduced overdraft fee, should you make a mistake with your account.

# Account changes

## Personal banking

### CHECKING ACCOUNTS

CURRENT ACCOUNT	CHANGING TO ACCOUNT	NEW ACCOUNT HIGHLIGHTS									
Free Checking	Free Checking	\$10.00 Minimum to open.									
All-in-One Checking	Rewards Checking	<p>\$10.00 Minimum to open.</p> <p>Benefits (when requirements are met):</p> <ul style="list-style-type: none"><li>- Competitive interest rates</li><li>- Up to \$20.00 reimbursement for non-proprietary ATM fees per statement cycle</li></ul> <p>Interest Rates (subject to change):</p> <table><thead><tr><th>Balance</th><th>Interest Rate</th><th>APY</th></tr></thead><tbody><tr><td>\$0 - \$15,000.00</td><td>1.25%</td><td>1.25%</td></tr><tr><td>\$15,000.01+</td><td>0.01%</td><td>1.25% - 0.01%</td></tr></tbody></table> <p>To be eligible to earn benefits, you must meet the following requirements during the statement cycle:</p> <ul style="list-style-type: none"><li>- Enrollment in Online Banking and eStatements</li><li>- Direct deposit of \$100.00 minimum posted and cleared per statement cycle</li><li>- 10 Debit card transactions posted and cleared per statement cycle</li></ul> <p>The criteria requirements will be waived until January 2026 to allow customers time to establish direct deposit and enroll in the required services.</p>	Balance	Interest Rate	APY	\$0 - \$15,000.00	1.25%	1.25%	\$15,000.01+	0.01%	1.25% - 0.01%
Balance	Interest Rate	APY									
\$0 - \$15,000.00	1.25%	1.25%									
\$15,000.01+	0.01%	1.25% - 0.01%									

# Personal banking *cont.*

## CHECKING ACCOUNTS *cont.*

CURRENT ACCOUNT	CHANGING TO ACCOUNT	NEW ACCOUNT HIGHLIGHTS
<p style="text-align: center;">Ultimate Checking</p>	<p style="text-align: center;">Relationship Checking Premier</p>	<ul style="list-style-type: none"> <li>- \$10.00 Minimum to open.</li>   <li>Benefits (when requirements are met):</li> <ul style="list-style-type: none"> <li>- Unlimited reimbursement for non-proprietary ATM fees per statement cycle</li> <li>- Free outgoing domestic wires</li> <li>- Free basic check orders</li> <li>- \$500.00 credit toward mortgage closing costs</li> <li>- One-time relationship bump rate on a regular CD or IRA account</li> <li>- Annual early CD withdrawal penalty waiver of up to \$1,000.00</li> </ul>   <li>To be eligible to earn benefits, and waive the \$15.00 monthly service fee, you must meet the following requirements during the statement cycle:</li> <ul style="list-style-type: none"> <li>- Maintain a minimum combined deposit balance of \$10,000.00, including checking, savings, and CD/IRA</li> <li>- Direct deposit of \$500.00 minimum posted and cleared per statement cycle</li> </ul>   <li>The criteria requirements will be waived until January 2026 to allow customers time to establish direct deposit and enroll in the required services.</li> </ul>

# Personal banking *cont.*

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## SAVINGS ACCOUNTS

CURRENT ACCOUNT	CHANGING TO ACCOUNT	NEW ACCOUNT HIGHLIGHTS
Vacation Club	Discontinued	<p>Final disbursement will be June of 2026.</p> <p>A separate notice will be mailed to Vacation Club account holders closer to final disbursement date.</p>
Prime Saver	Statement Savings	<p>No minimum balance to earn interest.</p> <p>\$10.00 Minimum to open.</p> <p>Non-tiered variable rate, with no balance dependency.</p> <p>Ultimate Checking account is no longer required to open an account.</p>
High Yield Savings	Statement Savings	<p>No minimum balance to earn interest.</p> <p>\$10.00 Minimum to open.</p> <p>Non-tiered variable rate, with no balance dependency.</p>

# Personal banking *cont.*

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## MONEY MARKET ACCOUNTS

CURRENT ACCOUNT	CHANGING TO ACCOUNT	NEW ACCOUNT HIGHLIGHTS
Money Market	Money Market	<p>New tiers:</p> <ul style="list-style-type: none"><li>\$0.00 - \$999.99</li><li>\$1,000.00 - \$9,999.99</li><li>\$10,000.00 - \$24,999.99</li><li>\$25,000.00 - \$49,999.99</li><li>\$50,000.00 - \$99,999.99</li><li>\$100,000.00 - \$499,999.99</li><li>\$500,000.00 +</li></ul> <p>\$10.00 Minimum to open.</p> <p>Monthly maintenance fee of \$10.00 if account balance falls below \$1,000.00.</p> <p>Ultimate Checking account is no longer required to open an account.</p>

# Debit Card Limits

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## PERSONAL

AMOUNTS	CURRENT LIMIT	CHANGING TO
Online Daily Withdrawal Amount	\$505.00	\$1,005.00
Online Daily Point-of-Sale Amount	\$2,000.00	\$2,500.00
Offline Daily Withdrawal Amount	\$305.00	\$1,005.00
Offline Daily Point-of-Sale Amount	\$300.00	\$2,500.00

