



### Personal Checking Accounts

	Hometown Checking	Advantage NOW Checking	Senior Advantage Checking
Minimum Opening Balance	\$1.00	\$1.00	\$1.00
Balance Requirements	There is no minimum balance required. To avoid a \$5.00 monthly service charge visit <a href="http://www.ebtl.com">www.ebtl.com</a> , enroll in online banking and sign up for online statements. Cancellation of the online statement service will result in the \$5.00 monthly service charge being charged the month in which the online statement is cancelled.	No minimum daily balance required and no monthly service charge with Direct Deposit or maintain \$2,500.00 minimum daily balance in either a Savings, Money Market Account or Time Deposit to avoid a \$12.00 monthly service charge.	There is no minimum daily balance required and no monthly service charge for customers 50 years of age or older.
Interest Earned	None	Compounded monthly and credited monthly	None
Check Writing	Unlimited	Unlimited	Unlimited
Checks	Charges vary by check style	Charges vary by check style	Charge vary by check style
Debit Card	Included	Included	Included
Online Banking	Included	Included	Included
Bill Pay	Included	Included	Included
Monthly Statements with Check Images	*Check images available through online banking	Included	Included
Online Statements	Available	Available	Available
Money Orders	Available	Included	Included
Standard Traveler's Checks	Available	Included	Included
Cashier's Checks	Available	Included	Included
Notary Service	Included	Included	Included
Photocopies	Available	Available	Included
10% discount on Safe Deposit Box rentals (pending availability)	None	None	Included



## Personal Savings Accounts

	Platinum Savings Account	Holiday & Vacation Club Accounts	Minor Savings Account	Tiered Money Market Account	Time Deposit (maturities of 90 days - 5 years)	Individual Retirement Accounts (maturities of 90 days - 5 years)
Minimum Opening Balance	\$1	\$1	\$1	\$1	\$500	\$50
Balance Requirements	\$200 minimum daily balance to avoid a \$2.00 monthly service charge	None	There is no minimum balance required and no monthly service charge for minor (opened for customers 18 years of age or younger with custodian)	\$2500 minimum average daily balance to avoid a \$12.00 monthly service charge	\$500	\$50
Interest Earned	Compounded daily and credited monthly	Compounded and credited at the end of the club year	Compounded quarterly and credited quarterly	Compounded monthly and credited monthly	Interest earned from your CD can be directly deposited to your checking account	Compounded and credited every three months
Limitations	Regulation permits 6 preauthorized withdrawals, automatic or telephonic transfers, checks, drafts and debit card or other similar transition from your account per month	Any withdrawals prior to the end of club year will result in closing the account	Regulation permits 6 preauthorized withdrawals, automatic or telephonic transfers, checks, drafts and debit card or other similar transaction from your account per month	Regulation permits 6 preauthorized withdrawals, automatic or telephonic transfers, checks, drafts and debit card or other similar transition from your account per month	Early time deposits contract termination penalties apply to both Time Deposit and Individual Retirement Account. The bank reserves the right to enforce the full term of any time deposit contract. If early contract termination is agreed to by the bank the penalties and/or administrative fees would be applied as disclosed with the pertinent documents at date of issue.	
Excessive Withdrawal Fees	\$1.00 charge per item (withdrawal or transfer) if it exceeds the regulated allowance as specified under Limitations	Any withdrawal prior to end of club year will result in the closing of the account	\$1 charge per item (withdrawal or transfer) if it exceeds the regulated allowance as specified under Limitations	\$7.50 charge per item (withdrawal or transfer) if it exceeds the regulated allowance as specified under Limitations	None	None