

Checking Accounts	Wright Time Club	MY Checking	Free Checking
Description	This PREMIER relationship account is packed with free & discounted services.	Earn TOP rates when you meet 5 easy criteria.	Enjoy a great, basic account.
Earns Interest	Yes Variable, tiered, paid monthly	Yes Variable, tiered, paid monthly	None
Minimum Balance & Monthly Service Charge	None in checking \$10,000 in total daily personal deposits: checking, savings & CDs. \$20 service charge if below \$10,000	None Meet 5 monthly criteria to earn the higher interest rate: <ul style="list-style-type: none"> • 1 ACH debit • 1 ACH credit • 15 POS debit card transactions⁵ • Maximum 10 paper checks • eStatements (Interest rate is reduced if criteria are not met.) 	None
Opening Deposit	\$50	\$50	\$200
Special Benefits	<ul style="list-style-type: none"> • Earn HIGHER than standard CD rates⁶ • Free basic checks or discounts on other check designs ² • No CSB transaction fees at SHAZAM, Money Pass, In Balance or CSB ATMs • FREE safe deposit box in first year, 25% discount thereafter • No fee cashiers checks • Free copies & faxes • Unlimited check writing 	<ul style="list-style-type: none"> • ATM fees refunded up to \$20³ per month 	<ul style="list-style-type: none"> • Unlimited check writing • Estatements or paper statements (without check images available)

Additional Benefits - All Personal checking customers may receive these Additional Benefits:

- FREE Online Banking
- Online Bill Pay⁴
- FREE Mobile Banking & Mobile Deposit
- FREE eStatements
- No annual fee SHAZAM® ATM and Debit Card¹
- Ready Reserve Line of Credit available¹ (\$25 annual fee)
- VISA® Credit Card available¹
- FREE Telephone Banking
- No CSB transaction fees at SHAZAM, Money Pass, In Balance or CSB ATMs
- Free Notary Services
- ID Theft Smart available⁷



1. Subject to qualification. 2. Limit 2 free boxes per year. Free & discounts for checks ordered thru CSB only. 3. When account qualifying criteria are met during statement cycle. 4. If not used during a month, a \$5.00 fee will be charged. 5. Transactions must post and settle. 6. With combined balances of \$50,000 or greater. 7. Fee applies.