



## Personal Checking Account Features

Feature	Freedom Checking	NOW	Money Market	Second Century Money Market	High Cotton
Minimum to open	\$100	\$1,000	\$2,000	\$125,000	\$10,000
Service charge fee "Low Balance Maintenance Fee"	\$3 *	\$9	\$11	\$24.50	\$18.50
Minimum balance to avoid service charge	\$2,500	\$1,000	\$2,000	\$125,000	\$10,000
Free Withdrawals per Month	unlimited	unlimited	6	6	6
Excess Withdrawals Fee (per Withdrawal)	-	-	\$5	\$8	\$8
Interest on checking		X	X	X	X
Minimum balance to earn interest on checking	-	\$1000	\$2000	\$0	\$0
Free personalized checks	-	-	-	-	-
Receive "Imaged Checks" in statement each month	X	X	X	X	X
Email e-statements available	X	X	X	X	X
"24 Hour Teller Line" Telephone Banking	X	X	X	X	X
Free ATM card (subject to application approval)	X	X	X	X	X
Free debit card (subject to application approval)	X	X	X	X	X
Unlimited ATM access with no fees from The Bank of Fayette County (*fees may be charged by the owner of the ATM)	X	X	X	X	X
Internet Banking	Free	Free	Free	Free	Free
Bill Pay	\$6.95	\$6.95	\$6.95	\$6.95	\$6.95
Bank-by-Mail	X	X	X	X	X
Withdrawals limited by Federal Law to 6 per month. Excessive withdrawals may require that the account be closed.			X	X	X

\*Service charge fee waived if minimum balance is maintained or emailed e-statements are selected.