

	PERSONAL CHECKING						SAVINGS		MONEY MARKET			BUSINESS CHECKING	
	FUB Club	Value Plus	First Choice	Total Package 55	Platinum Club	Advantage NOW	First U Savings	First Rate Savings	First Money Market	Performance Fund	Capital Access Money Market	Business Checking	Analysis Checking
Description of Account	Free Unrestricted Banking	No Frills Checking Account that receives monthly imaged statement.	Basic Checking Account with tiered fee schedule to allow you to avoid monthly service fee.	Customized to meet the needs of our valued customers age 55 or better	Club Account with accidental death insurance and additional benefits	Checking that pays competitive interest rate and allows easy access to your money.	Traditional Savings Account	Traditional Savings Account that pays premium interest rate.	Money Market that pays a premium interest rate (limited access)	Premium Tiered Money Market (limited access)	Premium tiered interest bearing account (limited access)	Simplified checking for small businesses (10 full time employees or less)	Analysis checking for larger businesses (more than 10 full time employees)
Minimum Opening Deposit	\$100	\$100	\$100	\$100	\$100	\$1,000	\$100	\$25,000	\$2,500	\$5,000	\$50,000	\$200	\$200
Check Writing/ Account Privileges	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited FREE Personalized Checks	Unlimited	Six (6) transfers or withdrawals per quarter	Six (6) transfers or withdrawals per quarter	Six (6) transfers or withdrawals per month	Six (6) transfers or withdrawals per month	Six (6) transfers or withdrawals per month	Unlimited	Unlimited
Balance Needed to Avoid Service Fee	None	None	\$1,000	None	Based on amount of insurance coverage	Minimum Daily Balance of \$1,000 or Average Daily Balance of \$2,500	Minimum Daily Balance of \$100	Minimum Daily Balance of \$10,000	Minimum Daily Balance of \$1,500 or Average Daily Balance of \$2,500	Minimum Daily Balance of \$5,000	Minimum Daily Balance of \$50,000	None	Determined by account balance and activity
Monthly Service Fee *	None	\$4	Tiered Service Fee* \$1,000+ - NC \$800-\$999 - \$2 \$600-\$799 - \$4 \$400-\$599 - \$6 \$200-\$399 - \$8 Below \$200 - \$10	None	Insurance Amount: \$10,000 - \$10 \$25,000 - \$11 \$40,000 - \$12 * Plus \$1,500 per child	\$10 *	\$5 per Quarter *	\$10 per Quarter *	\$10 *	\$15 *	\$20 *	\$10 (includes 100 written checks and 300 deposited items) \$ .15 additional per allotted item	Based on Account Analysis
Other Fees	None	None	None	None	None	\$.25 per debit (if balance falls below minimum & average)	Additional debits or withdrawals are \$2 per item	Additional debits or withdrawals are \$2 per item	Additional debits or withdrawals are \$8 per item	Additional debits or withdrawals are \$8 per item	Additional debits or withdrawals are \$8 per item	None	None
Check Safekeeping	Yes	No	No	No	No	No	N/A	N/A	No	No	No	No	No
Other Services Included			Free Variety Package of checks or free first order of Bank Stock checks. Check orders are discounted 25%.	Free Variety Package of checks or free first order of Bank Stock checks. Check orders are discounted 25%.	Complete Benefits Program. Platinum Plus Members 55 or better receive 50% discount. See brochure For details.		No service fee for minors plus minimum opening balance reduced to \$25.						Earn credit on your balances to offset service fees
Interest	N/A	N/A	N/A	N/A	Earned on \$2,500+ balances. Bonus CD rate: .25% higher than bank's stated rate.	Interest compounded and paid monthly	Interest compounded and paid quarterly	Interest compounded and paid quarterly	Interest compounded and paid monthly	Interest compounded and paid monthly	Interest compounded and paid monthly	N/A	N/A
Overdraft Privilege Limit	\$300	\$500	\$500	\$700	\$500	\$700	None	None	None	None	None	\$1,000	\$1,000
Free Online Banking	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Free Check Card	Yes	Yes	Yes	Yes	Yes	Yes	N/A	N/A	N/A	N/A	N/A	Yes ** **Sole proprietorships are eligible for FirstCard Check Card	Yes ** **Sole proprietorships are eligible for FirstCard Check Card
Free E-Statements	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes