

CONSUMER ACCOUNTS	Minimum Opening Balance	Monthly Service Charge	Balance to Avoid Service Charge	Interest Bearing	Interest Calculation & Payment	Check Orders	Debit Card	Monthly ATM Fee Reimbursement	Online Banking and Bill Pay
REDSTONE FREE CHECKING	\$100	Free	N/A	No	N/A	Fees Vary	Free	Up to \$12 per month	Free This account requires Estatements.
REDSTONE PERSONAL CHECKING PLUS INTEREST	\$100	\$10	\$2,000	Yes	Compounded Monthly, Paid Monthly	First Order Free; Then Fees Vary	Free	Up to \$12 per month	Free
REDSTONE SENIOR (55+) CHECKING	\$100	Free	N/A	Yes	Compounded Monthly, Paid Monthly	First Order Free; Then Fees Vary	Free	Up to \$12 per month	Free
REDSTONE PERSONAL MONEY MARKET*	\$100	\$10	\$2,500	Yes	Compounded Monthly, Paid Monthly	Fees Vary	N/A No Debit Card Due to Transaction Limitations	N/A	Free
REDSTONE PERSONAL SAVINGS*	\$1	\$3	\$100	Yes	Compounded Quarterly, Paid Quarterly	N/A	N/A No Debit Card Due to Transaction Limitations	N/A	Free
HEALTH SAVINGS ACCOUNT	\$100	\$3	\$100	Yes	Compounded Monthly, Paid Monthly	Fees Vary	Free	N/A Should be used for medical purchases only	Free

PERSONAL ACCOUNT SERVICE CHARGES

Overdraft Protection	Yes
Overdraft Protection Transfer Fee	\$5
Non-sufficient Funds	\$30 each
Negative Balance Service Charges	\$5 per day
Cashiers Check	\$5 each
Money Orders	\$3 each
Consumer Loan Discount for Auto Debit	¼ percent
Stop Payments: Manual/Online	\$25/10 each
Telephone Transfers	\$2 per transfer
Wire Transfers	
– Incoming	\$5 each
– Outgoing Domestic	\$20 each
– Outgoing Online Banking	\$10 each

Certain accounts require online Estatements. Otherwise a \$3 per month per paper statement fee may apply.

\* Unlimited in-person transactions allowed free of charge. Other transaction limitations may apply. Excess withdrawal fees may apply.