

PERSONAL ACCOUNTS

CHECKING ACCOUNTS	eSolutions (Online Banking and eStatements required)	Regular	Merit (62+ years)	Interest
Opening Balance	\$100	\$100	\$100	\$5,000
Service Charge	No Monthly Service Charge After 3, 50¢ per check \$4 monthly service fee for paper statements*	\$12 monthly service charge, waived with minimum daily balance of \$750	\$5 monthly service charge, waived with minimum daily balance of \$100	\$12 monthly service charge, waived with minimum daily balance of \$5,000
Other Account Fees	No Baker Boyer imposed fee for debit card & ATM transactions. No fee ACH transactions.			
Interest	N/A	N/A	N/A	Interest is earned daily & paid monthly on collected balance, if greater than \$5,000.

*There is a \$4 monthly service fee for eSolutions customers who choose paper statements. There is no charge for electronic statements which are available through Online Banking.

SAVINGS ACCOUNTS	Regular	Minor (under age 21)	Merit (62+ years)	Money Market Gold
Opening Balance	\$100	\$25	\$100	\$5,000
Service Charge	\$5 monthly service charge, waived with minimum daily balance of \$400	\$5 monthly service charge, waived with minimum daily balance of \$25	\$5 monthly service charge, waived with minimum daily balance of \$100	\$15 monthly service charge, waived with minimum daily balance of \$5,000
Other Account Fees	No Baker Boyer imposed fee for ATM transactions. Excessive savings account withdrawals \$5 each after 6*			
Interest	Interest is earned daily and paid quarterly on collected balance, if greater than \$400.	Interest is earned daily and paid quarterly on collected balance, if greater than \$25.	Interest is earned daily and paid quarterly on collected balance, if greater than \$100.	Interest is earned daily and paid monthly on collected balance. Rates are subject to change daily. Interest based on current ledger balance tiers.**

Regular, Minor, Merit, and Money Market Gold Savings accounts are limited to six pre-authorized transfers, checks to a third party, or automatic transfers (such as mortgage or insurance payments) per statement cycle. We reserve the right to not pay accrued interest if account is closed prior to payment date.

*Excessive withdrawal fee applies when the account exceeds 6 pre-authorized third party withdrawals per statement period (if not more than 31 days). If statement period is quarterly, 6 pre-authorized withdrawals are allowed per calendar month.

****Interest Balance Tiers**

- \$0 to \$24,999.99
- \$25,000.00 to \$49,999.99
- \$50,000.00 to \$99,999.99
- \$100,000.00 to \$249,999.99
- \$250,000.00 and over

All fees are accurate as of 02/15 and are subject to change without prior notice. Also, please reference Baker Boyer's Statement of Fees.

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