

# FLATWATER BANK



<i>Personal Account Features</i>	Essential Checking	Pioneer Checking	Horizon Checking
Interest (Requires 1 ACH and minimum # of debit card purchases)		YES w/ 5 VISA debits	YES w/ 10 VISA debits
Service Fee (WAIVED w/ minimum balance)	\$0	\$5 (\$500)	\$10 (\$2,500)
FREE 1 <sup>st</sup> Box of Checks (specialty gray single copy checks only)		Yes	Yes
School Spirit Debit Card ★ (bank donates \$5 to school booster club)	\$10	\$10	FREE
FREE Foreign ATM Fees per cycle	3	6	12
Foreign ATM Surcharge Rebate <b>RELATIONSHIP BENEFITS</b>		\$5	\$10
FREE Debit Card Fraud Protection	Yes	Yes	Yes
FREE CyberScout ID Theft Assistance	Yes	Yes	Yes
CD Bonus Rate of .50%		Yes	Yes
Consumer Loan Rate Discount of .25%		Yes	Yes
FREE Safe Deposit Box for 1 year ★		Yes	Yes
FREE Money Orders ★			Yes
WAIVED Sweep Fee		1 per year	2 per year
WAIVED Stop Payment Fee			2 per year

See full disclosure for complete details

★ **Rewards for Age 55+, Active Military, or Veterans**