

Benefit	Get Real Checking	Basic Checking	Dividend Checking	Total Access Checking	Preferred Checking
Minimum Balance to Waive Monthly Fee	N/A	N/A	\$800	N/A	\$15,000 (Total combined relationship)
Monthly Fee (If minimum balance not met)	\$0	\$5 (Please ask us about how to waive with direct deposit)	\$10	\$0	\$15
Free Savings Account	no	no	no	no	yes
Interest-bearing Checking	no	no	yes	yes	yes
Per Check Charges	no	no	no	no	no
ATM Accessible	yes	yes	yes	yes	yes
Foreign ATM Charge*	Free	\$1 (4 Free w/direct deposit)	Free	Free**	Free
ATM Card Daily Withdrawal Limit	\$300	\$300	\$300	\$500	\$1,000
Debit Card Daily Withdrawal Limit	\$1,000	\$1,000	\$1,000	\$3,000	\$3,000
Moneyline Rate Discount	none	none	none	none	2%
Safe Deposit Box Discount (With automatic payment)	none	none	none	none	35%
Money Orders Fee	\$3 (One Free per day if withdrawn from CSB account)	\$3 (One Free per day if withdrawn from CSB account)	\$3 (One Free per day if withdrawn from CSB account)	\$3 (One Free per day if withdrawn from CSB account)	Free
Treasurer's Checks Fee	\$5 (One Free per day if withdrawn from CSB account)	\$5 (One Free per day if withdrawn from CSB account)	\$5 (One Free per day if withdrawn from CSB account)	\$5 (One Free per day if withdrawn from CSB account)	Free
Traveler's Checks Fee	Free	refer to fee schedule	refer to fee schedule	refer to fee schedule	Free
IRA Annual Fee	\$10	\$10	\$10	\$10	Free
Online Banking Fee	Free	Free	Free	Free	Free
Online Bill Payment & Presentment Monthly Fee	Free	\$4.95	\$4.95	Free	Free
Bounce Protection Limit	N/A	\$300	\$500	\$500	\$500

*The owner of the ATM may charge additional fees. **Total Access accounts that meet the monthly qualification requirements will be refunded all ATM fees at the end of the statement cycle. Please see a customer service representative for qualification details or visit clintonsavings.com.