

# Personal Checking Accounts

	eChecking	Hometown Checking	Personal Checking Plus
Minimum Opening Balance	\$50	\$50	\$100
Balance Requirements	None	None	\$1,000 daily balance to avoid monthly service fee and per debit item fees
Monthly Service Fee	\$7 (waived when enrolled in eStatements)	\$5	\$8
Per Item Debit	None	None	\$0.30
Interest Earned	None	None	Compounded daily and credited monthly
Monthly Statements	Online	Mailed or online	Mailed or online
VISA® CheckCard	FREE	FREE	FREE
MobiMoney™ <sup>1</sup>	FREE	FREE	FREE
Online Banking	FREE, Required	FREE	FREE
Bill Pay	FREE <sup>2</sup>	FREE	FREE
Check Images	Available online and upon request	Available online and upon request	Included with monthly statement
Mobile Banking <sup>3</sup>	Available and FREE	Available and FREE	Available and FREE
Mobile Check Deposit <sup>4</sup>	Available and FREE	Available and FREE	Available and FREE
Apple Pay <sup>5</sup>	Available and FREE	Available and FREE	Available and FREE
Qualifications to open <sup>6</sup>	Must be 16 years of age <sup>7</sup>	Must be 18 years of age	Must be 18 years of age

<sup>1</sup>MobiMoney app required. Offers usage alerts and other card-control features. Standard wireless carrier charges may apply. Check with your wireless carrier for details.

<sup>2</sup>Parent or guardian required to establish for minors aged 16 - 17.

<sup>3</sup>Mobile App required. Cell phone provider may charge additional fees for web browsing and/or text messages. In order to use Online Banking on your smart phone, the browser on your mobile device must be capable of storing cookies.

<sup>4</sup>Subject to eligibility. Deposits are subject to verification. Deposit limits and other restrictions apply. Must have the Mobile App downloaded to your smart phone. Must retain check for seven days prior to destroying it. Check images will not be available online, for copies contact Customer Service.

<sup>5</sup>Requires VISA Check Card, Payments must be made with iPhone 6, 6 Plus and later, Apple Watch, iPad Pro or iPad Mini 3 and later.

<sup>6</sup>Some restrictions may apply.

<sup>7</sup>Minors aged 16 and 17 require a joint account with parent or guardian.



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# Deposit Services

	Money Market Deposit Accounts	Savings Account	Advantage Savings Account	Minor's Savings Account*	Certificates of Deposit
Minimum Opening Balance	\$2,500	\$200	\$200	\$1	\$1,000
Balance Requirements	\$2,500 minimum daily balance to avoid monthly service fee	\$200 minimum daily balance to avoid monthly service fee	\$200 minimum daily balance to avoid monthly service fee	None	None
Monthly Service Fee	\$10	\$3	\$3	None	None
Interest Earned	Tiered interest, the more you have on deposit, the higher your return. Compounded daily and credited monthly	Compounded daily and credited monthly	Tiered interest, the more you have on deposit, the higher your return. Interest compounded daily and credited monthly	Compounded daily and credited monthly	Earned daily and credited annually or at maturity
Withdrawal Service Fee	None	Two FREE withdrawals per statement cycle. \$1 service fee for each additional withdrawal			None
Withdrawal Limitations	If your account is a savings or money market deposit account (MMDA), federal law requires that an account holder may make no more than six transfers and/or withdrawals during any one (1) calendar month or statement cycle (the period from one statement to the next) or similar period of at least four weeks, to another of your accounts with us or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order or instruction, or by check, draft, debit card, or similar order made by you and payable to third parties. Transfers and withdrawals made in person, by messenger or at an ATM are unlimited.				Penalty for withdrawal prior to maturity may apply
Withdrawal Limit Fee	\$7 for each item over the regulatory limit	None	None	None	None

\*To be eligible for a Minor's Savings Account, the account holder must be under 18 years of age.

Early time deposit contract termination penalties and/or administrative fees apply to Certificates of Deposit. The bank reserves the right to enforce the full term of any time deposit contract. If early contract termination is agreed to by the bank, the penalties and/or administrative fees would be applied as disclosed within the pertinent documents at date of issue.

This is not a complete disclosure for Truth in Savings. For complete disclosure information on each account, please see a Personal Banker.



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