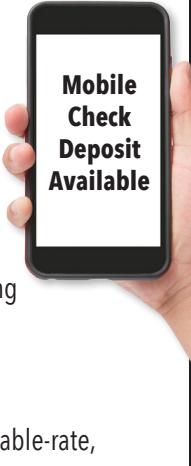


# Personal Banking Solutions

	<b>Community Interest Checking</b>	<b>Community Advantage Checking*</b>	<b>Community Savings Account</b>	<b>Additional Products &amp; Services:</b> <ul style="list-style-type: none"> <li>• Health Savings Accounts (HSA)</li> <li>• Individual Retirement Account (IRA)</li> <li>• Certificate of Deposit</li> <li>• Telephone Banking</li> <li>• ATM Services</li> <li>• <b>DEBIT FLEX</b> <small>Overdraft Protection Service</small></li> <li>• Credit Card</li> <li>• Debit Card</li> <li>• Identity Theft Protection</li> <li>• Safe Deposit Boxes</li> <li>• Harland Clarke Check Ordering</li> <li>• Switch Kit</li> </ul> <b>Loan Programs:</b> <ul style="list-style-type: none"> <li>• Mortgages - fixed-rate, adjustable-rate, &amp; construction</li> <li>• Home Equity Loans - fixed-rate &amp; lines of credit</li> <li>• Consumer Loans - automobile, marine, recreational &amp; motorcycle</li> </ul> 
<b>Minimum To Open</b>	\$50	\$50	\$100	
<b>Minimum Balance Requirement</b>	None	\$2,500 minimum daily or \$5,000 average monthly balance	\$100 minimum daily balance	
<b>Interest</b>	YES** when minimum requirements are met	YES	YES	
<b>Online Banking &amp; Bill Pay</b>	FREE	FREE	FREE Online Banking N/A Bill Pay	
<b>Mobile Banking &amp; Mobile Deposit</b>	FREE	FREE	FREE	
<b>Monthly Service Fee</b>	See statement delivery options below	\$10.00 monthly service fee if minimum balance requirement not met	\$1.00 monthly service fee if minimum daily balance requirement is not met	
<b>Statement Delivery Options</b>	<ul style="list-style-type: none"> <li>• Free e-Statements</li> <li>• Paper Statements \$1.50 per month</li> </ul>	<ul style="list-style-type: none"> <li>• Free e-Statements</li> <li>• Paper Statements \$1.50 per month</li> <li>• Paper Statements with images \$3.00 per month</li> </ul>	<ul style="list-style-type: none"> <li>• Free e-Statements</li> <li>• Paper Statements \$1.50 per month</li> </ul>	



Community owned for better banking.

**888-226-5422**  
**bankHCB.com**

\*One free box of checks per year (100 checks per box) PLUS Free Cashier's Checks (limit 3 per month). \*\*Ask for current rate. Rate may change after account is opened. \$50 minimum required to open account. Minimum monthly requirements to receive premium interest rate: Enrolled to receive e-Statements, ACH direct deposit(s) totaling at least \$500, and have 10 debit card transactions. Earn a premium interest rate on your balance up to \$10,000. Balances above \$10,000 also earn interest. If the monthly requirements are not met, the account will not earn interest.



# Business Banking Solutions



	<b>Community Free Business Checking</b>	<b>Community Corporate Checking</b>	<b>Community Municipal Checking</b>	<b>Community Non-Profit Checking</b>	<b>Community Business Money Market</b>
<b>Minimum To Open</b>	\$100	\$100	\$5,000	\$100	\$100
<b>Minimum Balance Requirement</b>	None	None	None	None	\$1,500 minimum daily or \$2,500 average monthly balance
<b>Items Allowed/ Fees</b>	First 300 items free, \$0.20 per item after	<ul style="list-style-type: none"> <li>• Credit entries each \$0.25,</li> <li>• Deposited items each \$0.09,</li> <li>• Debit entries each \$0.15 (Without check images),</li> <li>• Debit entries each \$0.20 (With check images)</li> </ul>	Unlimited Items	Unlimited Items	6 checks or preauthorized debits per month
<b>Interest</b>	N/A	N/A	YES	N/A	YES
<b>Monthly Service Fee</b>	See statement delivery options below	Monthly Earnings Credit applied against monthly fees	See statement delivery options below	See statement delivery options below	\$10.00 Monthly service fee if minimum balance requirements not met
<b>Statement Delivery Options</b>	<ul style="list-style-type: none"> <li>• Free e-Statements</li> <li>• Paper Statements \$3.00 per month</li> </ul>	<ul style="list-style-type: none"> <li>• Free e-Statements</li> <li>• Paper Statements \$6.00 per month</li> <li>• Paper Statements with images \$10.00 per month</li> </ul>	<ul style="list-style-type: none"> <li>• Free e-Statements</li> <li>• Paper Statements \$6.00 per month</li> <li>• Paper Statements with images \$10.00 per month</li> </ul>	<ul style="list-style-type: none"> <li>• Free e-Statements</li> <li>• Paper Statements \$6.00 per month</li> <li>• Paper Statements with images \$10.00 per month</li> </ul>	<ul style="list-style-type: none"> <li>• Free e-Statements</li> <li>• Paper Statements \$6.00 per month</li> <li>• Paper Statements with images \$10.00 per month</li> </ul>
<b>FREE Benefits</b>	<ul style="list-style-type: none"> <li>• Online Banking</li> <li>• Mobile Banking</li> <li>• Bill Pay</li> </ul>	<ul style="list-style-type: none"> <li>• Online Banking</li> <li>• Mobile Banking</li> <li>• Bill Pay</li> </ul>	<ul style="list-style-type: none"> <li>• Online Banking</li> <li>• Mobile Banking</li> <li>• Bill Pay</li> </ul>	<ul style="list-style-type: none"> <li>• Online Banking</li> <li>• Mobile Banking</li> <li>• Bill Pay</li> </ul>	<ul style="list-style-type: none"> <li>• Online Banking</li> <li>• Mobile Banking</li> <li>• Bill Pay</li> </ul>

## Treasury Management Services (per month)

- ACH Payroll Only..... \$25
- ACH Payables Only ..... \$25
- ACH Receivables Only..... \$25
- Package Discount Benefit:  
Enroll in any one of the above services and receive the second for \$10
- Positive Pay..... \$25
- Remote Deposit Capture..... \$50

## Additional services:

- Merchant Services
- Business Credit Card
- Safe Deposit Boxes
- Night Depository Services
- Repurchase Agreement

## Loan programs:

- Term loans financing vehicles, equipment, property improvements, debt consolidation, & refinancing
- Line of credit for accounts receivable, inventory, & seasonal working capital
- Commercial real estate mortgage for purchase, expansion, renovation, refinancing, & construction
- SBA for a term loan, line of credit, & commercial real estate mortgage



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