



Checking & Savings Accounts

We're your full-service community bank, providing friendly service and advice since 1874.

Our customers' financial needs are diverse, and we offer a variety of products and services to fit those needs. With electronic conveniences, a community focus, excellent service, and local decision-making, we work with you to find the best solutions for you. Our goal is to be your Trusted Financial Advisor.

Personal Checking Accounts

	<i>Freedom Checking</i>	<i>WNB Advantage Checking</i>	<i>Lion's Pride Rewards</i>
Minimum to Open	\$10	\$10	\$1,000
Minimum Balance	None	\$1,000 daily balance	\$1,000 average monthly balance
Service Charges	None	\$10 per month if daily balances falls below \$1,000. Waived for first month	\$5 per month if average monthly balance falls below \$1,000
Interest	None	Yes*	Yes*
Checks	First box free	First box free	Free basic checks or discount on design
Internet Banking & Bill Pay	Free	Free	Free
Additional Benefits	<ul style="list-style-type: none"> e-Statements Auto transfers Installment loan discounts with automatic payment from checking CD rate bonus Free cashier's checks and money orders 	<ul style="list-style-type: none"> e-Statements Auto transfers Installment loan discounts with automatic payment from checking CD rate bonus Free cashier's checks and money orders Safe deposit box discount 	<ul style="list-style-type: none"> e-Statements Auto transfers Installment loan discounts with automatic payment from checking CD rate bonus Free cashier's checks and money orders Safe deposit box discount For those 50 years or better

*Please refer to our separate rate brochure.

Personal Savings Accounts

	<i>Youth Savings</i>	<i>Statement Savings</i>	<i>Money Fund</i>
	The children's savings account with extras to make saving fun. For children under the age of 18.	The perfect account for the beginning saver. ***	The account that makes it easy to earn the best interest rate. Save more, earn more. Offers yields that are competitive with brokerage accounts.
Minimum to Open	The bank makes the first deposit of \$1	\$10	\$1,000 daily balance
Minimum Balance	None	\$50 average daily balance	\$1,000
Service Charges	None	No service charge for first three months. \$5 per quarter if average daily balance falls below \$50	\$10 per quarter if daily balance falls below \$1,000
Interest	Yes*	Yes*	Yes* Tiered rate of interest paid
Additional Benefits	<ul style="list-style-type: none"> Free telephone transfers** e-Statements 	<ul style="list-style-type: none"> Nine free withdrawals per quarter, \$0.50 thereafter Free telephone transfers** e-Statements 	<ul style="list-style-type: none"> Free in-person withdrawals Free telephone transfers** e-Statements

**Federal law allows only six pre-authorized, automatic, check written, or telephone transfers per month.

***Service charges waived for account holders under 18 years of age.