



# 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>
<b>Minimum to Open</b>	\$10	\$10	\$1,000
<b>Minimum Balance</b>	None	\$1,000 daily balance	\$1,000 average monthly balance
<b>Service Charges</b>	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
<b>Interest</b>	None	Yes*	Yes*
<b>Checks</b>	First box free	First box free	Free basic checks or discount on design
<b>Internet Banking &amp; Bill Pay</b>	Free	Free	Free
<b>Additional Benefits</b>	<ul style="list-style-type: none"> <li>• e-Statements</li> <li>• Auto transfers</li> <li>• Installment loan discounts with automatic payment from checking</li> <li>• CD rate bonus</li> <li>• Free cashier's checks and money orders</li> <li>• Mobile Banking</li> </ul>	<ul style="list-style-type: none"> <li>• e-Statements</li> <li>• Auto transfers</li> <li>• Installment loan discounts with automatic payment from checking</li> <li>• CD rate bonus</li> <li>• Free cashier's checks and money orders</li> <li>• Safe deposit box discount</li> <li>• Mobile Banking</li> </ul>	<ul style="list-style-type: none"> <li>• e-Statements</li> <li>• Auto transfers</li> <li>• Installment loan discounts with automatic payment from checking</li> <li>• CD rate bonus</li> <li>• Free cashier's checks and money orders</li> <li>• Safe deposit box discount</li> <li>• For those 50 years or better</li> </ul>

\*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.
<b>Minimum to Open</b>	The bank makes the first deposit of \$1	\$10	\$1,000
<b>Minimum Balance</b>	None	\$50	\$1,000 daily balance
<b>Service Charges</b>	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
<b>Interest</b>	Yes*	Yes*	Yes* Tiered rate of interest paid
<b>Additional Benefits</b>	<ul style="list-style-type: none"> <li>• Free telephone transfers**</li> <li>• e-Statements</li> </ul>	<ul style="list-style-type: none"> <li>• Nine free withdrawals per quarter, \$0.50 thereafter</li> <li>• Free telephone transfers**</li> <li>• e-Statements</li> </ul>	<ul style="list-style-type: none"> <li>• Free in-person withdrawals</li> <li>• Free telephone transfers**</li> <li>• e-Statements</li> </ul>

\*\*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.