

GILBERT · HOYT LAKES

| | Freedom Checking | Summit NOW Checking | Gilbert Gold Checking | Gilbert Gold Plus Checking | Passbook Savings | Buccaneer Savings | Christmas Club Savings |
|------------------------------------|---|---|---|---|--|--|--|
| Minimum Deposit to Open Account | \$100.00 | \$500.00 | \$100.00 | \$500.00 | \$100.00 | \$10.00 | \$10.00 |
| Interest Bearing | No | Yes Paid Monthly | No | Yes Paid Monthly on balances over \$500 | Yes Paid Quarterly | Yes Paid Quarterly | Yes Paid Annually |
| Monthly Service Charge | None | None, unless Balance falls below \$500 | None | None | None, unless Balance falls below \$100 | None | None |
| Club Benefits | None | None | Yes | Yes | None | Yes | Yes |
| VISA Debit Card Shazam Network | Free | Free | Free | Free | Free | No | No |
| Features | First Box of Checks are Free *FNBG Standard Design | First Box of Checks are Free *FNBG Standard Design | Available for Customers 55 Years of Age or Older (either owner) Free Checks -FNBG Standard Design Free Local Fax | Available for Customers 55 Years of Age or Older (either owner) Free Checks -FNBG Standard Design Free Local Fax | Overdraft Protection | For Ages 18 and under Birthday Recognition Treasure Chest Rewards | Automatic distribution on your entire balance is made in mid October for holiday shopping. |
| | All Accounts Above Feature: Online Banking Access Telephone Banking Access eStatements | | Free Notary Service Money Orders Certified Checks | Drive Thru Service Night Drop Service Walk-up ATM | | MEMBI | ER FDIC |