

DEPOSIT ACCOUNT PLANS

Effective March 1, 2006

| | Minimum Opening Deposit | Minimum Daily Balance Required to Avoid Fee | Monthly Service Charge If Below Minimum | Cost Per Debit (Check, ATM, Checkcard, etc.) | ATM Use Fee* (At Other Banks) | Statement | Imaged Checks Returned | Interest Basis | Interest Paid | Account Comments |
|---------------------------------------|-------------------------|---|---|--|-------------------------------|-------------|------------------------|---|---------------|---|
| PERSONAL CHECKING PLANS | | | | | | | | | | |
| Regular Checking | \$100.00 | \$700.00 minimum or \$1,000.00 average | \$9.00 | Free | Non-Star \$3.00 each | Monthly | Free | N/A | N/A | |
| Economy Checking | \$50.00 | -0- | -0- | 15 Free then \$.30 each | Non-Star \$3.00 each | Monthly | Free | N/A | N/A | |
| CHECKING WITH INTEREST | | | | | | | | | | |
| Direct Deposit Rewards | \$100.00 | -0- | -0- with Direct Deposit, \$10.00 w/o Direct Deposit | Free | Non-Star \$3.00 each | Monthly | Free | Variable rate on daily collected balance | Monthly | |
| Interest Checking | \$100.00 | \$1,000.00 minimum or \$2,000.00 average | \$12.00 | Free | Non-Star \$3.00 each | Monthly | Free | Variable rate on daily collected balance | Monthly | |
| First Preferred Account | \$10,000.00 | \$10,000.00 | \$15.00 and rate reverts to the standard Interest Checking rate | Free | Non-Star \$3.00 each | Monthly | Free | Average 90-day T-Bill yield paid on daily collected balance | Monthly | |
| SAVINGS & INVESTMENT PLANS | | | | | | | | | | |
| Statement Savings | \$100.00 | \$250.00 | \$6.00 per qtr. | First 6 per quarter free, then \$2.00 per withdrawal | Non-Star \$3.00 each | Quarterly | N/A | Variable rate paid on daily balance | Quarterly | |
| Passbook Savings | \$100.00 | \$250.00 | \$6.00 per qtr. | First 6 per quarter free, then \$2.00 per withdrawal | N/A | N/A | N/A | Variable rate paid on daily balance | Quarterly | |
| Youth Passbook Savings | \$25.00 | \$25.00 | \$3.00 per quarter | First 6 per quarter free, then \$2.00 per withdrawal | N/A | N/A | N/A | Variable rate paid on daily balance | Quarterly | For individuals under the age of 18. |
| First Preferred Money Market Account | \$500.00 | \$2,500.00 | \$15.00 and rate reverts to the standard Interest Checking rate | 6 free, then \$15.00 each | Non-Star \$3.00 each | Monthly | Free | Variable rate. Tiered at \$1,500, \$25,000 and \$100,000. | Monthly | Interest rates tiered - the higher your balance, the higher your interest rate. \$500.00 check minimum. |
| Certificates of Deposit | \$1,000.00 | N/A | N/A | N/A | N/A | N/A | N/A | Rates vary with term. | | Terms available from 7 days to 10 years. |
| IRA Certificates of Deposit | \$500.00 | N/A | N/A | N/A | N/A | Semi-annual | N/A | Rates vary with term. | | Terms available from 7 days to 10 years. |
| High Yield Money Market | Any Amount | \$250,000.00 | \$15.00 | 6 free, then \$15.00 each | Non-Star \$3.00 each | Monthly | Free | Variable rate. Tiered paid on average monthly balance. \$0.01 - 249,999.99 \$250,000 - over | | \$500.00 check minimum. |

This brochure is intended as a summary of our deposit accounts. Please refer to our "Understanding Your Deposit Account" brochure for full terms and conditions.

**Other institutions may impose a service charge when you use their machine.*