

Personal Accounts

Personal Checking

Sign up for our **FREE** convenient services available on any personal checking account:
Debit Card, Online Banking, Bill Pay & e-Statements

Characteristics	Free Checking	Green Checking	Silver Checking	Senior Gold	Platinum Checking	HSA Checking
Minimum Opening Balance Required	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00
Minimum Balance Required (to avoid service charges)	None	Must maintain a positive balance	\$1,000.00	None (55 years or older)	\$10,000 in total bank deposits	None
Monthly Charge or Service Charge (if account balance is less than required balance)	None	\$5.00; if requirements are not met*	\$12.00	None	\$15.00 if combined balances fall below \$10,000	No monthly charge; \$20.00 annual maintenance fee
Interest Bearing	No	Yes	Yes	Yes	Yes	Yes
Tiered Interest Rates	No	Yes	Yes	No	Yes	Yes
Telephone Transfers	\$5.00 Free online & Tele-Bank transfers	\$5.00 Free online & Tele-Bank transfers	\$5.00 Free online & Tele-Bank transfers	\$5.00 Free online & Tele-Bank transfers	\$5.00 Free online & Tele-Bank transfers	Free
Free Checks	No	No	No	2 free boxes per calendar year	No	1st box free
Account Specific Benefits		Reduced rate on QuikCredit Additional benefits when requirements are met*: ATM fee refunds (up to \$12/month) Higher interest rate on checking & Green Savings	FREE cashier's checks FREE money orders \$5.00 discount on safe deposit box	FREE cashier's checks FREE money orders \$5.00 discount on safe deposit box	FREE safe deposit box for one year; discount of \$10 per year for subsequent years FREE cashier's checks FREE money orders Combined statement	

Personal Savings

Characteristics	Thrift Savings	Bronze Youth Savings**	Bronze Savings	Silver Savings	Senior Gold	Platinum Savings	Green Savings***
Minimum Opening Balance Required	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$1,000.00
Minimum Balance Required (to avoid service charges)	\$50.00 average balance	None	\$200.00	\$1,000.00	None (55 years or older)	\$10,000.00	\$1,000.00
Monthly Charge or Service Charge (if account balance is less than required balance)	\$5.00	None	\$5.00	\$12.00	None	\$15.00	\$5.00
Interest Bearing	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Tiered Interest Rates	No	No	No	Yes	No	Yes	Yes
Monthly Withdrawals	4 Free (\$0.50 each additional)	4 Free (\$0.50 each additional)	4 Free (\$0.50 each additional)	4 Free (\$0.50 each additional)	Unlimited	4 Free (\$0.50 each additional)	Unlimited

*Green Checking monthly requirements:
 1 online banking access
 e-Statement enrollment
 4 automatic payments or deposits
 6 debit card uses

**The Bronze Youth Savings Account is for minors. This account may be joint with an adult and only require one signature for withdrawals or it may be a MUTMA custodian account. When the minor reaches the age of 21, the account type will be changed.

*** Only available to Green Checking account holders, requires e-Statement enrollment

