

## PERSONAL PRODUCTS & SERVICES



CHECKING	Totally Free Checking	ChesVest	Chesapeake Premium Gold
<b>Rates and Fees</b>			
Minimum opening deposit	\$100	\$2,000	\$10,000 to earn interest
Monthly service charge	\$0	\$10	\$0
Minimum balance to waive service charge	NA	\$1,000 average monthly balance	NA
Interest bearing	No	Tiered rates/ balance of \$25,000+	Tiered rates/\$10,000, \$25,000 and \$50,000
<b>Check Services</b>			
Free or discounted checks	Free first order of in-house checks	Free checks with \$10,000+ average quarterly balance	No
Unlimited check writing	Yes	Yes	Yes
Statements by mail	Monthly	Monthly	Monthly
E-Statements	Yes	Yes	Yes
Direct Deposit	Yes	Yes	Yes
Automatic Withdrawals	Yes	Yes	Yes
<b>Account Access</b>			
Free online banking	Yes	Yes	Yes
Free Online Bill Pay	Yes	Yes	Yes
Free VISA® CheckCard	Yes	Yes	Yes
Free ATM card	Yes	Yes	Yes
Free Touch-Tone Teller	Yes	Yes	Yes
<b>Optional Services</b>			
Safe Deposit Box	Available	Free standard box/\$25 credit	Available
<b>Additional Benefits</b>			
Premium CD rates	Yes	Yes	Yes
Higher ATM and CheckCard purchase limits	No	Yes	No
Higher limits on Home Equity Lines	No	Yes	No
No penalty CD withdrawals due to health-related emergency	Yes	Yes	Yes