

# NWSB Personal Banking Products

Member FDIC



Type of Accounts	Checking 101	Basic Checking	NOW Account	Super NOW Account	Money Market	Prestige Money Market	Passbook Savings	Statement Savings	Smart Club Savings	Hometown Hero	Pioneer 60 yr +	Pioneer Club yr +	Pioneer 50 Rewards 50 yr +
Opening Deposit Amount	\$5	\$25	\$500	\$2,500	\$1,000	\$10,000	\$5	\$5	\$5	\$25	\$25	\$500	\$2,500
Minimum Bal. Requirement	None	None	\$500	\$2,500	\$1,000	\$10,000	None	None	None	None	None	\$500	\$2,500
Relationship Requirement	None	None	None	None	None	None	None	None	None	None	None	\$5,000 in Deposits & or Loans	\$50,000 Deposits & or Loans
Monthly Maintenance Fee	None	None	\$5 If Balance Falls Below Minimum Requirement	\$5 If Balance Falls Below Minimum Requirement	\$10 If Balance Falls Below Minimum Requirement	\$15 If Balance Falls Below Minimum Requirement	None- No Statement	None- Quarterly Statement	None	None	None	\$5 If balance falls below min. requirement	\$10 If balance falls below min. requirement
Per Transaction Charge	None	None	None	None	w/d's per month any combination \$10 fee each w/d after 6 - unlimited in person	w/d's per month any combination \$10 fee each w/d after 6 - unlimited in person	None	Limited to 6 w/d's per month \$10 fee for each w/d after 6	3 Distribution Dates May, August & October	None	None	None	None
Balance earns interest	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	Yes	Yes
Free Global ATM Usage	6 FREE Foreign per Statement	2 FREE Foreign per Statement	2 FREE Foreign per Statement	2 FREE Foreign per Statement	2 FREE Foreign per Statement	2 FREE Foreign per Statement	N/A	2 FREE Foreign per Statement	N/A	10 FREE Foreign per Statement	6 FREE Foreign per Statement	6 FREE Foreign per Statement	6 FREE Foreign per Statement
Bonus Rates on Selected CD's & IRS's	No	No	No	No	No	No	No	No	No	Yes 15 Basis Points Bump up	No	No	Yes 25 Basis Points Bump Up & One Time Penalty Free w/d after 7th Business Day of Account Opening
Discount on Safe Deposit Box	No	No	No	No	No	No	No	No	No	FREE 3x5 safe deposit box	25% OFF 3x5 or discount amount of 3X5 off larger box	50% OFF 3x5 or discount amount of 3X5 off larger box	FREE 3x5 safe deposit box or discount amount of 3x5 off larger box
Complimentary Logo Design Checks, Traveler's Checks & Cashier's Checks (@ No Charge)	1st Order of Logo Checks	No	No	No	No	No	No	No	N/A	Yes	Yes	Yes	Yes
Overdraft Protection from NWSB Savings Account (Linked Accounts)	No	No	No	No	No	No	No	No	No	No	Yes - Note \$5 fee for each sweep	Yes - Note \$5 fee for each sweep	Yes - Note \$5 fee for each sweep
Club Membership Incentives/Rewards	No	No	No	No	No	No	No	No	No	No	Yes	Yes	Yes
Check Protect Line of Credit (Requires Credit Approval)	\$10 Annual Fee	\$10 Annual Fee	\$10 Annual Fee	\$10 Annual Fee	\$10 Annual Fee	\$10 Annual Fee	\$10 Annual Fee	\$10 Annual Fee	\$10 Annual Fee	\$10 Annual Fee	Annual Fee Waived	Annual Fee Waived	Annual Fee Waived
Free On-line 24 and Bill pay with all personal accounts													
Complimentary Financial Check Up													