

NWSB Personal Banking Products

Member FDIC



Type of Accounts	NEW WINDSOR NWSB STATE BANK	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 yr +	Pioneer 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	Ownership of another account at NWSB or WIS	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 Minimum Requirement	\$5 If Balance Falls Below Minimum Requirement		
Per Transaction Charge	None	None	None	None	Unlimited In-person w/d, limit 6 preauthorized transfers per month with \$15 fee for each	Unlimited In-person w/d, limit 6 preauthorized transfers per month with \$15 fee for each	None	Unlimited In-person w/d, limit 6 preauthorized transfers per month with \$15 fee for each	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		
Surcharge Free ATM network (Star SF and Allpoint)	6 FREE out of SF network per Statement	2 FREE out of SF network per Statement	2 FREE out of SF network per Statement	2 FREE out of SF network per Statement	2 FREE out of SF network per Statement	2 FREE out of SF network per Statement	N/A	2 FREE out of SF network per Statement	N/A	10 FREE out of SF network per Statement	6 FREE out of SF network per Statement	6 FREE out of SF network per Statement	6 FREE out of SF network per Statement		
Bonus Rates on Selected CD's & IRA's	No	No	No	No	No	No	No	No	No	Yes 15 Basis Points Bump up	No	No	Yes 25 Basis Points Bump Up		
Discount on Safe Deposit Box	No	No	No	No	No	No	No	No	No	FREE 3x5 safe deposit box	25% OFF 3x5 or discount 25% amount of 3X5 off larger box	50% OFF 3x5 or discount 50% amount of 3X5 off larger box	FREE 3x5 safe deposit box or discount the amount of 3x5 off larger box		
Complimentary Logo Design Checks, single signature Traveler's Checks & Cashier's Checks (@ No Charge, except shipping)	1st Order of Logo Checks	No	No	No	No	No	No	No	N/A	Yes-singles	Yes-select design, singles	Yes-select design, singles	Yes-select design, duplicates		
Overdraft Protection from NWSB Savings Account (Linked Accounts) (\$15 set up fee)	Yes-Note \$10 for each automatic transfer	Yes-Note \$10 for each automatic transfer	Yes-Note \$10 for each automatic transfer	Yes-Note \$10 for each automatic transfer	No	No	No	No	No	Yes-Note \$10 for each automatic transfer	Yes-Note \$10 for each automatic transfer	Yes-Note \$10 for each automatic transfer	Yes-Note \$10 for each automatic transfer		
Club Membership Incentives/Rewards	No	No	No	No	No	No	No	No	No	Yes	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	n/a	n/a	n/a	Fee waived for first year	Fee waived for first year	Fee waived for first year	Fee waived for first year		
Free On-line 24 and Bill pay with all personal accounts															
Complimentary Financial Check Up															