

PERSONAL DEPOSIT PRODUCTS AT A GLANCE

Type of Accounts	EZ Checking	Safeguard Checking	Safeguard Plus Checking	Relationship Checking	Relationship Plus Checking	Money Market	Statement Savings	Smart Savers Club
Opening Deposit Amount	\$25	\$25	\$500	\$25	\$25	\$1,000	\$25	\$25
Minimum Balance Requirement	None	None	\$500	\$2,500 Combined Deposit and/or Loan Balance Requirement (i.e. Checking, Savings, Money Market, Certificate of Deposit, IRA and/or in Outstanding Loan Balances)	\$25,000 Combined Deposit and/or Loan Balance Requirement (i.e. Checking, Savings, Money Market, Certificate of Deposit, IRA and/or in Outstanding Loan Balances)	\$1,000	\$100 (waived for children under age of 18)	
Relationship Requirement	N/A	N/A	N/A	Yes	Yes	N/A	None	None
Monthly Maintenance Fee	None	\$4.95	\$4.95 If Minimum Balance Requirement Met \$9.95 If Balance Falls Below Minimum Requirement	\$7 If Relationship Falls Below Minimum Requirement	\$15 If Relationship Falls Below Minimum Requirement	\$10 If Balance Falls Below Minimum Requirement	\$5 If Balance Falls Below Minimum Requirement (waived for children under age of 18)	None
Transaction Limits	<ul style="list-style-type: none"> • 8 Checks can be written and cleared from the account each month • If checks clearing the account exceeds the allotted 8 there will be an additional charge of \$1.00 per check • Unlimited Electronic Transactions (excluding PopMoney and External Transfers) 	<ul style="list-style-type: none"> • Unlimited Check Writing • Unlimited Electronic Transactions (excluding PopMoney and External Transfers) 	<ul style="list-style-type: none"> • Unlimited Check Writing • Unlimited Electronic Transactions (excluding PopMoney and External Transfers) 	<ul style="list-style-type: none"> • Unlimited Check Writing • Unlimited Electronic Transactions (excluding PopMoney and External Transfers) 	<ul style="list-style-type: none"> • Unlimited Check Writing • Unlimited Electronic Transactions (excluding PopMoney and External Transfers) 	<ul style="list-style-type: none"> • Unlimited In-Person w/d's • All Other w/d's and Transfers Limited to 6 per Monthly Cycle • \$15 fee for each Excessive Withdrawal 	<ul style="list-style-type: none"> • Unlimited In-Person w/d's • All Other w/d's and Transfers Limited to 6 per Monthly Cycle • \$15 fee for each Excessive Withdrawal 	<ul style="list-style-type: none"> w/d's Restricted until Selected Annual Distribution Date of either May, August or October
Balance earns interest	No	No	Yes	No	Yes	Yes	Yes	Yes
Fraud Protection and Cell Phone Insurance	No	<ul style="list-style-type: none"> • Yes • Daily Credit Monitoring • 3 in 1 Credit Report • Credit Score • Total Identity Monitoring • Fully Managed identity Theft Resolution Services • Up to \$10,000 Identity Fraud Expense Reimbursement • Debit and Credit Card Registration • Online Identity Theft News and Education Center • Cellular Telephone Coverage 	<ul style="list-style-type: none"> • Yes • Daily Credit Monitoring • 3 in 1 Credit Report • Credit Score • Total Identity Monitoring • Fully Managed identity Theft Resolution Services • Up to \$10,000 Identity Fraud Expense Reimbursement • Debit and Credit Card Registration • Online Identity Theft News and Education Center • Cellular Telephone Coverage 	No	<ul style="list-style-type: none"> • Yes • Daily Credit Monitoring • 3 in 1 Credit Report • Credit Score • Total Identity Monitoring • Fully Managed identity Theft Resolution Services • Up to \$10,000 Identity Fraud Expense Reimbursement • Debit and Credit Card Registration • Online Identity Theft News and Education Center • Cellular Telephone Coverage 	No	No	No
Statement Options	• eStatements Only (including electronic check images)	• eStatements (included at no charge) • \$2 Monthly Paper Statement Fee (includes Check Safekeeping)	• eStatements (included at no charge) • \$2 Monthly Paper Statement Fee (includes Check Safekeeping)	Choice of eStatements or Paper with Check Safekeeping at No Charge	Choice of eStatements or Paper with Check Safekeeping at No Charge	• Choice of eStatements or Paper with Check Safekeeping at No Charge • Statements Automatically Combined with Lead Checking Account at Account Opening	• Choice of eStatements or Paper • Statements Automatically Combined with Lead Checking Account at Account Opening	• Choice of Annual eStatements or Paper • Statements Automatically Combined with Lead Checking Account at Account Opening
Statement Cycle Date	Month End	Month End	Month End	Month End	Month End	Month End	Quarterly Unless EFT Activity then a Month End	Annually at Selected Distribution Date of either May 15th, August 15th or October 15th
Surcharge Free ATM Network (Star SF and Allpoint)	Access to Over 40,000 Surcharge Free ATMs	Access to Over 40,000 Surcharge Free ATMs	Access to Over 40,000 Surcharge Free ATMs	Access to Over 40,000 Surcharge Free ATMs	Access to Over 40,000 Surcharge Free ATMs	Access to Over 40,000 Surcharge Free ATMs	Access to Over 40,000 Surcharge Free ATMs	N/A
Complimentary Financial Check Up	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Special Benefits for Customers Age 50+	<ul style="list-style-type: none"> • Yes • First Order of Checks Printed at No Charge (single wallet style) • No Fee Official Checks and Money Orders • Free Membership to Pioneer Travel Club 	<ul style="list-style-type: none"> • Yes • First Order of Checks Printed at No Charge (single wallet style) • No Fee Official Checks and Money Orders • Free Membership to Pioneer Travel Club 	<ul style="list-style-type: none"> • Yes • First Order of Checks Printed at No Charge (single wallet style) • No Fee Official Checks and Money Orders • Free Membership to Pioneer Travel Club 	<ul style="list-style-type: none"> • Yes • First Order of Checks Printed at No Charge (single wallet style) • No Fee Official Checks and Money Orders • Free Membership to Pioneer Travel Club 	<ul style="list-style-type: none"> • Yes • First Order of Checks Printed at No Charge (single wallet style) • No Fee Official Checks and Money Orders • Free Membership to Pioneer Travel Club 	<ul style="list-style-type: none"> • Yes • First Order of Checks Printed at No Charge (single wallet style) • No Fee Official Checks and Money Orders • Free Membership to Pioneer Travel Club 	N/A	N/A
Sign Up for Direct Deposit and Receive a Free Gift	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A
Check Safekeeping	Cancelled Check Images will be Retained by NWSB Instead of Included in Monthly Statements. Customers May Request up to 24 Images per Year at No Charge.							

