



## Personal Account

### Happy Checking

- Minimum Balance to Open \$100
- No Minimum Balance Requirement
- Monthly Service Charge-None
- Free Online Banking, Bill Payment
- Free Debit/ATM Card
- Free Mobile Banking – limits apply
- Unlimited Transactions
- Check Image View
- E-Statement Available (Paper Statement – \$2 monthly)
- Alerts Notification Available

### Basic Checking

- Minimum Balance to Open \$100
- Minimum Balance Requirement-\$500 Average Daily Balance for the Statement Cycle
- Monthly Service Charge-None if minimum balance Requirement is met; otherwise \$10
- Free Online Banking, Bill Payment
- Free Debit/ATM Card
- Free Mobile Banking – limits apply
- Unlimited Transactions
- Check Image View
- E-Statement Upon Request
- Alerts Notification Available

### Student Checking

- Eligible for High School and College Student with Proper ID
- Minimum Balance to Open \$50
- No Minimum Balance Requirement
- Free Online Banking, Bill Payment
- Free Debit/ATM Card
- Free Mobile Banking – limits apply
- \$0.10 per debit and credit over 50 transaction items for the statement cycle
- Check Image View
- E-Statement Required
- Alerts Notification Available

### Premier Now Checking

- Minimum Balance to Open \$100
- Minimum Balance Requirement-\$1,000 average daily balance for the statement cycle
- Monthly Service Charge-None if minimum balance requirement is met; otherwise \$10
- Interest will be compounded and credited to the account every month
- Free Online Banking, Bill Payment
- Free Debit/ATM Card
- Free Mobile Banking – limits apply
- Unlimited Transactions
- E-Statement Upon Request
- Check Image View
- Earn Interest on Daily Balance
- Alerts Notification Available



### Golden Senior Now Checking

- Minimum Balance to Open-None
- Age to open 55 and over
- No Minimum Balance Requirement
- Monthly Service Charge-None
- Interest will be compounded and credited to the account every month
- Free Online Banking, Bill Payment
- Free Debit/ATM Card
- Free Mobile Banking – limits apply
- Unlimited Transactions
- E-Statement Upon Request
- Check Image View
- Earn Interest on Daily Balance
- Alerts Notification Available

### Investment Now Checking

- Minimum Balance to Open \$1,000
- Minimum Balance Requirement-\$1,000 average daily balance for the statement cycle
- Monthly Service Charge-None if minimum balance requirement is met; otherwise \$10
- Interest will be compounded and credited to the account every month
- Free Online Banking, Bill Payment
- Free Debit/ATM Card
- Free Mobile Banking – limits apply
- Unlimited Transactions
- E-Statement Upon Request
- Check Image View
- Earn Interest on Daily Balance
- Alerts Notification Available
- Available only for Sole Proprietorship Business

### Personal & Business CD

- Minimum Balance to Open \$1,000
- Interest will be compounded daily and credited or paid monthly, quarterly, or annually
- Penalty may be imposed for withdrawals before maturity
- Fixed Interest Rate
- Automatically Renews for Same Term
- Terms: 3 months to 5 years
- No Additional Deposits Allowed
- Interest does not accrue after maturity
- Alerts Notification Available

### Investment Gold Money Market

- Minimum Balance to Open \$1,000
- Minimum Balance Requirement-\$2,500 average daily balance for the statement cycle
- Monthly Service Charge-None if minimum balance requirement is met; otherwise \$10
- Interest will be compounded daily and interest will be credited to the account every month
- Withdrawals/Transfers to another account or to third parties by pre-authorized, automatic, telephone or computer transfers are limited to six (6) per month, with no more than six (6) by check, draft or similar order to third parties. An excess withdrawal fee of \$10 will be charged for each debit in excess of six (6) per month
- Free Online Banking
- E-Statement Upon Request
- Check Image View
- Earn Interest on Daily Balance
- If you close account before interest is credited you will not receive the accrued interest



### Regular Savings (Personal & Business)

- Minimum Balance to Open \$100
- Minimum Balance Requirement-\$500 minimum daily balance for the month
- Monthly Service Charge-None if minimum balance requirement is met; otherwise \$5
- Interest will be compounded and credited every quarter
- Withdrawals/Transfers to another account or to third parties by pre-authorized, automatic, telephone or computer transfers are limited to six (6) per month, with no more than six (6) by similar order to third parties. An excess withdrawal fee of \$3 will be charged for each debit in excess of six (6) per month
- If you close account before interest is credited you will not receive the accrued interest
- Free Online Banking
- Alerts Notification Available for Personal

### Minor Savings

- Minimum Balance to Open \$25
- Minimum Balance Requirement-\$100 minimum daily balance for the month
- For minors under 18 with a custodian
- Monthly Service Charge-None if minimum balance requirement is met; otherwise \$2
- Interest will be compounded and credited every quarter
- Withdrawals/Transfers to another account or to third parties by pre-authorized, automatic, telephone or computer transfers are limited to six (6) per month, with no more than six (6) by similar order to third parties. An excess withdrawal fee of \$3 will be charged for each debit in excess of six (6) per month
- If you close account before interest is credited you will not receive the accrued interest
- Alerts Notification Available

### Happy Installment Savings

- Minimum Balance to Open-Amount of monthly deposit per contract chosen
- Minimum Balance Requirement-\$1,000 minimum contract amount
- Monthly Service Charge-None
- Interest will be compounded daily and credited every quarter
- Limitations-No withdrawals-must close if you need funds
- Early withdrawal penalty may apply-90 days interest
- Earn Interest on Daily Balance
- If you choose to make a withdrawal then you must withdraw the total balance and close your account
- Interest does not accrue after maturity
- Alerts Notification Available

### Individual Retirement Account

- Minimum Balance to Open-None
- No Minimum Balance Requirement
- Fixed Interest Rate
- Interest will be compounded daily and credited or paid monthly, quarterly or annually
- Penalty may be imposed for withdrawals before maturity
- Automatically renews for same term
- Interest does not accrue after maturity



## Business Account

### Regular Business Checking (Analysis)

- Checking account designed for business with a high volume of transactions and heavy cash handling
- Applicable fees are offset by an earnings credit on balances fully analyzed account with unlimited activity
- Minimum Balance to Open-\$100
- Monthly Analysis Charge-No charge if earnings credit balance exceeds the monthly analysis charge; otherwise \$35 monthly service charge and activity charges
- Free Online Banking
- E-Statement Upon Request
- Money Service Business (MSB) Monthly Charge-\$250

### Small Business Checking

- Checking account for business that maintain a low monthly account balance and have a low –to-moderate volume of account activity
- Minimum Balance to Open-\$100
- Minimum Balance Requirement-\$500 average daily balance
- Monthly Service Charge-None if minimum balance requirement is met; otherwise \$10
- \$0.10 per debit & credit over 100 transaction items for the statement cycle
- Free Debit/ATM Card
- Free Online Banking
- Check Image View
- E-Statement Upon Request

## Smart Business Checking

- Checking Account Designed for Business with Business Cash Management Services (Remote Deposit Capture or ACH Originator)
- Minimum Balance to open \$100
- No Minimum Balance Requirement
- Monthly Service Charge: \$30.00
- \$0.10 per debit & credit over 100 transaction items for the statement cycle
- Free Debit/ATM Card
- Free Online Banking
- Check Image View
- E-Statement Upon Request

## Investment Now Business Checking

- Minimum Balance to Open \$100
- Minimum Balance Requirement-\$2,500 average daily balance for the statement cycle
- Monthly Service Charge-None if minimum balance requirement is met; otherwise \$10
- Interest will be compounded and credited to the account every month
- Earn interest on daily balance
- Unlimited Transactions
- Free Online Banking
- Check Image View
- Certain entities such as sole proprietorships, governments, and non-profit org. are eligible to open
- E-Statement Upon Request



## **Business Savings**

- Minimum Balance to Open \$100
- Minimum Balance Requirement-\$500 average daily balance for the month
- Monthly Service Charge-None if minimum balance requirement is met; otherwise \$5
- Interest will be compounded and credited every quarter
- Earn interest on daily balance
- Free Online Banking
- If you close account before interest is credited you will not receive the accrued interest

## **IOLTA (Interest on Lawyer Trust Accounts)**

- Minimum Balance to Open \$100
- Minimum Balance Requirement-None
- No Monthly Service Charge
- Interest will be credited every month and will be remitted to the Georgia Bar Foundation on a periodic basis
- Unlimited Transactions
- Free Online Banking
- Check Image View
- E-Statement Upon Request

## **Investment Gold Business Money Market**

- Minimum Balance to Open \$1,000
- Minimum Balance Requirement-\$2,500 average daily balance for the statement cycle
- Monthly Service Charge-None if minimum balance requirement is met; otherwise \$10
- Interest will be compounded daily and interest will be credited to the account every month
- Withdrawals/Transfers to another account or to third parties by pre-authorized, automatic, telephone or computer transfers are limited to six (6) per month, with no more than six (6) by check, draft or similar order to third parties. An excess withdrawal fee of \$10 will be charged for each debit in excess of six (6) per month
- Earn interest on daily balance
- Free Online Banking
- Check Image View
- E-Statement Upon Request
- If you close account before interest is credited you will not receive the accrued interest

