



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
- 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
- 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
- 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-\$1,000
- 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

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
- 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

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

