

	Checking Account	NOW Account	GBC Gold Account	Money Market Account	Savings Account	Time Certificate of Deposit	Smart CD	Individual Retirement Account (IRA)
Minimum balance to avoid service charge	\$500	\$1,500	\$5,000	\$2,500	\$300	N/A	N/A	\$500
Interest rate	None	Variable rate calculated on ledger balance. Interest paid monthly.	Variable rate calculated on ledger balance. Interest paid monthly.	Variable rate calculated on ledger balance. Interest paid monthly.	Variable rate calculated on ledger balance. Interest paid monthly.	Fixed rate calculated on ledger balance. Interest paid monthly.	Fixed term rate calculated on ledger balance. Interest paid monthly.	Fixed term rate calculated on ledger balance. Interest paid monthly or upon maturity.
Features	<p>Unlimited check writing.</p> <p>If daily balance below \$500 service charge of \$10 per month will be imposed, no per item charge.</p> <p>No charge if total balance is \$2,000 or more when combined with savings account.</p>	<p>Unlimited check writing, if daily balance below \$1,500 service charge, \$10 per month will be imposed, no per item charge.</p> <p>No service charge if total balance is \$4,000 or more when combined with savings account.</p>	<p>Unlimited check writing, if daily balance below \$5,000 service charge of \$10 per month plus \$.20 per debit charge will be imposed.</p> <p>Enjoy free or reduced cost services such as safe deposit box and cashiers checks.</p> <p><i>*Five tiers of interest rate, the rate will rise along with the size of deposit.</i></p>	<p>Six pre-authorized transfers from the account per statement cycle.</p> <p>If daily balance below \$2,500 service charge of \$5 per month will be imposed.</p> <p>\$10 per check charge in excess of items allowed</p> <p><i>*Three tiers of interest rate, the rate will rise along with the size of deposit.</i></p>	<p>Six FREE withdrawals per month.</p> <p>If balance below \$300 service charge of \$5 per quarter will be imposed.</p> <p>\$1 per withdrawal in excess 6 allowed per month.</p>	<p>Terms from 7 days to one year, early withdrawal is subject to penalty.</p> <p>\$2,500 Minimum balance to open.</p>	<p>A fixed amount can be transferred automatically from a checking or savings account in increments of \$100.</p> <p>Terms are 1, 2 or 3 years, early withdrawal is subject to penalty.</p> <p>\$1,000 Minimum balance to open.</p>	<p>To provide a qualified person to establish their own tax-sheltered plans.</p> <p>Terms is one year, early withdrawal is subject to penalty.</p> <p>\$500 Minimum balance to open.</p>