

| | 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 | N/A |
| 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 quarterly. | Variable 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 \$7 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 check charge will be imposed.</p> <p>Enjoy free services such as safe deposit box, traveler's checks 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 allowable withdrawals or 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 1 month 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> |