

Personal Checking Accounts



<p>Free Checking</p> <p><i>Simple, straightforward, free.</i></p>	<ul style="list-style-type: none">• Balance to Open \$50.00• No Minimum Balance Required• Non-Interest Bearing Account• No Monthly Service Fee• Unlimited Checking Writing• ATM Access Without Fee at SMB&T ATMs• First Order of Personalized Standard Bank Checks Free• Free ATM/Debit Card• Free Direct Deposit and Automatic Payments• Free Internet Banking, Bill Pay and Check Images
<p>Access 50</p> <p><i>Free for anyone over 50.</i></p>	<ul style="list-style-type: none">• Free for Anyone 50 and Older• Balance to Open \$50.00• No Monthly Maintenance Fee• Interest Paid if Minimum \$500 Balance is Maintained• Free Personalized Standard Bank Checks Including Re-orders or \$10 Towards Other Styles• Unlimited Check Writing• Unlimited SMB&T ATM Access• Free ATM/Debit Card• Free Direct Deposit and Automatic Payment Deductions• Monthly Statements• Free Internet Banking, Bill Pay and Check Images
<p>Access Plus Checking</p> <p><i>Interest for individuals who keep balances of \$500 or more.</i></p>	<ul style="list-style-type: none">• Balance to Open \$50.00• Minimum Balance to Avoid Monthly Maintenance Fee \$500• Monthly Maintenance Fee (If Below Minimum) \$5• Interest Paid if Minimum Balance of \$500 Obtained• Unlimited Check Writing• First Box of Personalized Standard Bank Checks Free or \$10 Towards Upgrade• Unlimited SMB&T ATM Access• Free ATM/Debit Card• Free Direct Deposit and Automatic Payments• Free Internet Banking, Bill Pay and Check Images• Monthly Statements

- Ask a New Account Representative for current interest rates. Interest rates are subject to change.



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Personal Checking Accounts



Prestige Checking

Higher interest for individuals who keep balances of \$1000 or more.

- Interest Paid if Minimum \$1000 Balance is Maintained
- Monthly Maintenance Fee if Below Minimum \$10
- Higher Interest Paid if Minimum \$2500 Balance is Maintained
- Unlimited Check Writing
- First Box of Personalized Standard Bank Checks Free or \$10 Towards Upgrade
- Unlimited SMB&T ATM Access
- Free ATM/Debit Card
- Free Direct Deposit and Automatic Payments
- Free Internet Banking, Bill Pay, and Check Images
- Detailed Monthly Statements

Ultimate Checking

Higher interest for individuals who keep balances of \$500 or more.

- Balance to Open \$50.00
- Interest Paid if Minimum \$1000 Balance is Maintained
- Monthly Maintenance Fee of \$6.50 Waived With Direct Deposit or Automatic Loan Payment
- Unlimited Check Writing With No Fee Per Check Charge
- First Box of Personalized Standard Bank Checks Free or \$10 Towards Upgrade
- Unlimited SMB&T ATM Access
- Free ATM/Debit Card
- Free Direct Deposit and Automatic Payments
- Free Internet Banking, Bill Pay, and Check Images
- Detailed Monthly Statements

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