

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 • 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 • 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.



Member **FDIC**

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
- 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
- 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

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



Member **FDIC**