# COMPARE ACCOUNTS

| Consumer Deposit Accounts | Checking Accounts | | | | | | Savings Accounts | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Premier Checking | Simple Checking | Interest Checking | Senior Checking | Next Gen Checking | Smart Start Checking | Premier Savings | Simple Savings | Money Market | Next Gen Savings | Smart Start Savings | Christmas Club |
| Open Online | ✓ | ✓ | ✓ | ✓ | | | ✓ | ✓ | ✓ | | | |
| Open in Branch | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Minimum to Open | $50 | $50 | $50 | $50 | $5 | $5 | $50 | $50 | $50 | $5 | $5 | $1 |
| No Minimum Balance Requirement | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Packaged Account | ✓ | | | | | | ✓ | | | | | |
| Age Restrictions | | | | 62 and Over | 14-17 | 6-13 | | | | 14-17 | 13 and Under | |
| Earns Interest | | | ✓ | | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Tiered Interest Rates | | | ✓ | | | | ✓ | | ✓ | | | |
| Monthly Service Charge | ✓ | | ✓ | | | | | ✓ | ✓ | | | |
| Statement Processing Fee | | ✓ | ✓ | | ✓ | | | ✓ | ✓ | ✓ | | |
| Paperless Statements Available | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Paperless Statements Required | ✓ | | | | | | ✓ | | | | | |
| Up to $10 in Foreign ATM Fees Refunded Monthly Upon Request | ✓ | | | ✓ | | | | | | | | |
| Free Box of Checks Annually Upon Request | | | | ✓ | | | | | | | | |

# PREMIER ACCOUNTS

## PREMIER CHECKING

*Unlock premium savings with our Premier Checking account - when you set up Direct Deposit and use your debit card for everyday purchases, you'll reduce your monthly fee and earn a top-tier rate on your linked Premier Savings account.*

- Packaged account with Premier Savings Account
- $50 minimum deposit required to open
- No minimum balance requirement
- Low monthly service charge can be reduced or eliminated based on account usage
- Refund foreign ATM fees up to $10 per month upon request
- Paperless statements required*

*Enrollment in online banking and paperless statements are a requirement of this account type. Failure to sign up for paperless statements may result in a Statement Processing Fee being incurred.

**Learn more about Premier Checking**

## PREMIER SAVINGS

*Premier Savings helps you grow your money faster with a premium rate, exclusively available when paired with your Premier Checking account.*

- Packaged account with Premier Checking Account
- $50 minimum deposit required to open
- Tiered interest allows you to earn more based on your balance
- No minimum balance requirement
- Paperless statements required*

*Enrollment in online banking and paperless statements are a requirement of this account type. Failure to sign up for paperless statements may result in a Statement Processing Fee being incurred.

**Learn more about Premier Savings**

Member FDIC

JEFFERSON SECURITY BANK
JSB
BUILDING COMMUNITY

# CHECKING ACCOUNTS

## SIMPLE CHECKING

*Simple Checking makes everyday banking easy with straightforward, stress-free service.*

- $50 minimum deposit required to open
- No minimum balance requirement
- No monthly service charge
- Sign up for free paperless statements to avoid a monthly statement processing fee

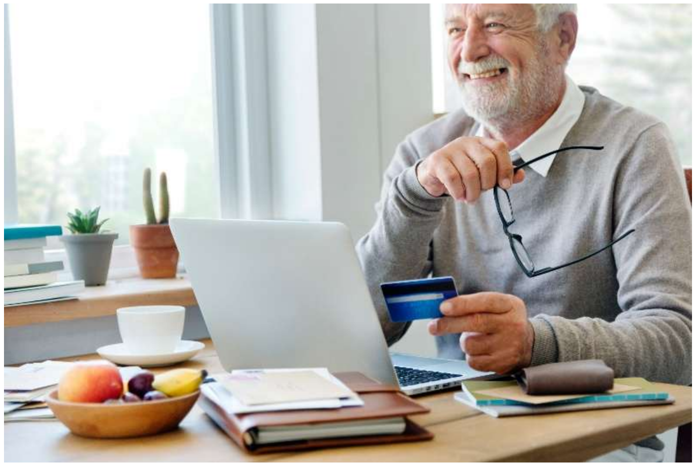
[Learn more about Simple Checking]

## SENIOR CHECKING

*Senior Checking offers added convenience, savings and flexibility tailored to your lifestyle.*

- Available for those age 62 and over
- $50 minimum deposit required to open
- No minimum balance requirement
- No monthly service charge
- Free box of checks annually upon request
- Waiver of one CD early withdrawal penalty per year upon request
- No Statement Processing Fee
- Choose between paper statements or paperless statements

[Learn more about Senior Checking]



## INTEREST CHECKING

*Interest Checking rewards you for maintaining a higher balance with competitive interest, helping your money work harder while you bank smarter.*

- $50 minimum deposit required to open
- Tiered interest allows you to earn more based on your balance
- Low monthly service charge can be eliminated by maintaining an average balance of $1,000
- Item fees for debit transactions can be eliminated by maintaining an average balance of $1,000
- Sign up for free paperless statements to avoid a monthly statement processing fee

[Learn more about Interest Checking]

# SAVINGS ACCOUNTS

## MONEY MARKET

*A Money Market account gives you the perfect balance of flexibility and earning power, rewarding higher balances with greater growth potential.*

- $50 minimum deposit required to open
- Tiered interest rates based on your balance
- Low monthly service charge can be eliminated by maintaining an average balance of $1,000
- Item fees for debit transactions can be eliminated by maintaining an average balance of $1,000
- Sign up for free paperless statements to avoid a monthly statement processing fee

**Learn more about our Money Market account**

## SIMPLE SAVINGS

*Simple Savings makes it easy to earn interest and keeps fees low when you maintain a modest balance.*

- $50 minimum deposit required to open
- Earns interest
- Low monthly service charge can be eliminated by maintaining an average balance of $50
- Sign up for free paperless statements to avoid a monthly statement processing fee

**Learn more about Simple Savings**

## CHRISTMAS CLUB

*Simple Savings makes it easy to earn interest and keeps fees low when you maintain a modest balance.*

- $1 minimum deposit required to open
- Earns interest

**Learn more about our Christmas Club**

# CERTIFICATE OF DEPOSIT ACCOUNTS

## CERTIFICATES OF DEPOSIT & INDIVIDUAL RETIREMENT ACCOUNTS

*Take advantage of our competitive fixed rate CDs. You pick the term that best meets your financial needs.*

- $500 minimum deposit required to open
- Earns interest

Terms Available

- 3 Month
- 6 Month
- 12 Month
- 18 Month
- 24 Month
- 30 Month
- 36 Month
- 48 Month
- 60 Month

## CUSTOMIZER CDs

*This CD allows you to customize your interest potential by giving you the ability to add to your CD balance at any time.*

- $500 minimum deposit required to open
- Earns interest

Terms Available

- 11 Month
- 36 Month

## CD SPECIALS

*We currently offer a 13-month CD with a special rate, offering you one more way to maximize your savings potential.*

- $500 minimum deposit required to open
- Earns interest

Terms Available

- 13 Month

**Learn more about our Certificate of Deposit accounts**

# YOUTH ACCOUNTS

## NEXT GEN CHECKING

*Checking account designed for youth ages 14 -17.*

- $5 minimum deposit required to open
- No minimum balance requirement
- Sign up for free paperless statements to avoid a monthly statement processing fee

Learn more about Next Gen Checking

## NEXT GEN SAVINGS

*Savings account designed for youth ages 14-17.*

- $5 minimum deposit required to open
- No minimum balance requirement
- Earns interest
- Sign up for free paperless statements to avoid a monthly statement processing fee

Learn more about Next Gen Savings

## SMART START CHECKING

*Checking account designed for youth ages 6-13.*

- $5 minimum deposit required to open
- No minimum balance requirement

Learn more about Smart Start Checking

## SMART START SAVINGS

*Savings account designed for youth age 13 and under.*

- $5 minimum deposit required to open
- No minimum balance requirement
- Earns interest

Learn more about Smart Start Savings