

PERSONAL CHECKING COMPARISON

	Free E-Checking	Economy Checking	Classic Checking	Tiered Interest Checking
OVERVIEW*	Electronic-based account using on-line banking, Bill Pay and E-Statements	Intended for those who write few checks per month or rely on debit card use	Traditional checking account for those who rely less on computerization and on-line banking	Interest checking that grows in its rate of return at the \$2,500.00, \$5,000.00, \$7,500.00 levels
FEATURES				
Check Writing Ability	Unlimited	4 checks per month; \$50 per non electronic item thereafter	Unlimited	Unlimited
Minimum Monthly Balance to Avoid Fee	No minimum balance	No minimum balance	\$300.00 waived with Direct Deposit	\$1,000.00
Free On-line Banking	Yes	Yes	Yes	Yes
Bill Pay	Free	\$4.95 monthly, fee waived with E-Statements	\$4.95 monthly, fee waived with E-Statements	Free
Access to Microsoft® Money, Intuit® Quicken	Free	Free	Free	Free
Free VISA® Check Card	Yes	Yes	Yes	Yes
Surcharge-Free ATM Use at 32,000 AllPoint Locations	Yes	Yes	Yes	Yes
Unlimited 24-7 Telephone Banking	Yes	Yes	Yes	Yes
No Annual Fee Bounce Privilege	Yes	Yes	Yes	Yes
Overdraft Protection*	No Annual Fee	No Annual Fee	No Annual Fee	No Annual Fee
Discount on Consumer, Installment and Home Equity Loans Using Direct Debit from Woodsboro Bank Account	Yes	Yes	Yes	Yes
Free First Order of Checks	Yes	Yes	Yes	Yes
Free Notary Public Services	Yes	Yes	Yes	Yes
Free Annual Financial Checkup				Yes
Free, First Year, Safe Deposit Box (subject to availability)				Yes
One No Minimum Balance Savings Account				Yes
Free Cashier's Checks (up to 6 per year)				Yes
Minimum Amount to Open Account	\$25.00	\$25.00	\$25.00	\$25.00
Service Fee if Balance Falls Below Minimum			\$5.00	\$10.00
Monthly Maintenance Fee		\$3.00 (not affected by balance)		

*Overdraft Protection requires credit approval.

