

# Checking Account Comparison

Choose which Cumberland Security Bank checking account best suits your needs.

## All of our checking accounts include:



Features	Advantage Checking	Security Club	E-Student Checking	Centennial Rewards Checking <sup>1</sup>	Interest Checking <sup>1</sup>
Opening Deposit	\$100.00	\$100.00	\$50.00	\$100.00	\$1,000.00
Monthly Service Fee	None	Club account membership fee Plan 1: \$7.95 Plan 2: \$10.95	None	None	\$12.00 account maintenance fee
Balance Required to Avoid Monthly Service Fees	N/A	N/A	N/A	N/A	\$1,000.00
Dormant Account Charge <sup>2</sup>	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00
Interest Compounded and Credited	N/A	N/A	N/A	Monthly	Monthly
Interest Computation Method	N/A	N/A	N/A	Daily Balance if criteria is met <sup>3</sup>	Average Daily Balance <sup>4</sup>
Statement Period	Monthly	Monthly	Monthly	Monthly	Monthly
Statement Delivery Options <sup>5</sup>	Free eStatements OR \$1.50 paper statement delivery fee per statement cycle	Free eStatements OR \$1.50 paper statement delivery fee per statement cycle Statement includes imaged checks & deposits	Free eStatements OR \$1.50 paper statement delivery fee per statement cycle	Free eStatements OR \$1.50 paper statement delivery fee per statement cycle Statement includes imaged checks & deposits	Free eStatements OR \$1.50 paper statement delivery fee per statement cycle Statement includes imaged checks & deposits
Free Debit Card	✓	✓	✓	✓	✓
Free Online and Mobile Banking <sup>6</sup>	✓	✓	✓	✓	✓
Free Online Bill Payment	✓	✓	✓	✓	✓
Benefits & Additional Details	Overdraft protection available	Accidental death insurance <sup>7</sup> Plan 1: Up to \$10,000 Plan 2: Up to \$30,000  \$2,500 identity theft insurance  1 free box of basic checks per year  Free cashier's checks & money orders  Overdraft protection available	Students between the ages of 16 and 23. Parent or Guardian must be joint owner on account.	Tiered rate account  Overdraft protection available	Overdraft protection available

### Disclosures

- The interest rate is a variable rate and we may change the interest rate on your account at anytime.
- Dormant account charge will be charged monthly if balance is less than \$500.00 and account has been inactive for 12 months.
- The Daily Balance method applies a daily periodic rate to the principal in the account each day. If account criteria is not met, the Average Daily Balance method is used. During each statement cycle (ends the 4th Tuesday of each month unless Federal holiday) simply meet all of the following criteria: (1) At least 10 Visa Debit Card transactions must post to the account (excludes ATM transactions), (2) Receive electronic statements, (3) Log on to CSB Online Banking and view your account at least once, (4) One direct deposit/debit must post to account.
- The Average Daily Balance method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.
- Paper statement fee waived for customers aged 62 or older.
- Fees from your mobile or data carrier may apply.
- Insurance we are offering is not a deposit. It is not insured by the Federal Deposit Insurance Corporation (FDIC) or other government agency that insures deposits. The insurance is not guaranteed by this financial institution or any affiliate.