

# PERSONAL BANKING



## Checking

- MILLENIUM ACCOUNT
- REGULAR CHECKING
- SUPER NOW - INTEREST ON CHECKING
- MILLENIUM NOW

## Savings

- MONEY MARKET
- REGULAR SAVINGS
- CHILDREN'S SAVINGS
- CHRISTMAS CLUB SAVINGS

## certificates of Deposit

- 9 MONTH - 6 YEAR TERMS AVAILABLE
- COMPETITIVE RATES
- MINIMUM BALANCE OF \$2,000 REQUIRED

## Individual Retirement Account

- TRADITIONAL IRA
- SEP IRA
- ROTH IRA
- NO ANNUAL FEE
- CONTRIBUTIONS MAY BE TAX DEDUCTIBLE

## PERSONAL BANKING SERVICES

- 24 HOUR BANKING
- MOBILE AND ONLINE BANKING
- DEBIT CARD
- OVERDRAFT PROTECTION
- PERSON TO PERSON
- AUTOMATIC LOAN PAYMENTS