



PERSONAL BANKING Personal Checking Plans

mBank Personal Checking Plans

	E-Z Checking	Rewards 55	High Yield
Minimum to open	\$100	\$5,000	\$100
Average monthly balance to avoid fees	\$250	\$5,000	\$1,000
Service fee	\$7/month	\$10/month*	\$12/month*
Interest bearing	No	Yes	Tiered rates, paid monthly, accrued daily
Unlimited check writing	Yes	Yes	Yes
Free use of non-mBank ATM's	No	No	No
Free ATM/debit card	Yes	Yes	Yes
Free Internet banking	Yes	Yes	Yes
Free bill pay**	Yes	Yes	Yes
Free phone banking	Yes	Yes	Yes
eStatements	Available	Available	Available

*Fees could reduce earnings. Rates subject to change without notice. Please see your mBank account representative for current rates and terms.

**May be subject to a \$3 monthly fee after 30 consecutive days of no activity.

Disclosure Information

Rewards 55

- Free safe deposit box
- Free cashier's checks
- 1/4% increase on any one CD or IRA (excluding specials)
- 1/4% decrease on any one in-house consumer loan

Minimum balance to open is \$5,000. \$10 fee if average monthly balance falls below \$5,000. Fees could reduce earnings. Subject to loan qualification and approval. See account representative for details.

High Yield

Average monthly balances below \$1,000 incur a \$12 per month fee. Fees could reduce earnings. \$100 minimum deposit required to open account. See account representative for details.



PERSONAL BANKING

Personal Savings Plans

mBank Personal Savings Plans

	Statement Savings	CDs	Premium Money Market	Health Savings Account
Minimum to open	\$1	\$250	\$250	\$0
Minimum to avoid service fee	n/a	n/a	\$250*	\$0
Interest bearing	Fixed rate, paid monthly, accrued daily	Fixed rate, paid monthly, accrued daily**	Tiered rates, paid monthly, accrued daily	Tiered rates, paid monthly, accrued daily
Service fee	None	Subject to early withdrawal penalties	\$5/month	None
Maximum debits/month	6/month	n/a	6/month	n/a
Free internet & phone banking	Yes	Yes	Yes	Yes
Free cashier's check	No	No	Yes	No
Check access	No	No	Yes	Yes
Free ATM card	Yes	n/a	No	n/a
Free debit card	No	n/a	Yes	Yes

*\$5/month fee if balance is under \$250. Fees could reduce earnings. Rates subject to change without notice.

**Determined by selected maturity. Rates subject to change without notice.

See account representative for details.