

ACCOUNT OPTIONS

Information for Your Banking Needs

Greenwoods
State Bank

PERSONAL CHECKING ACCOUNTS

Today, everyone is looking for convenient and flexible ways to handle their money. At Greenwoods State Bank, we understand that different lifestyles have different needs, which is why we have checking account options for everyone, no matter where they are in life.

	Brite Start Checking	Brite Money Checking	Brite Rewards Checking	Brite Future Checking
BEST IF YOU WANT:	A checking account for everyday banking needs.	A convenient checking account that earns interest.	A debit rewards program with unlimited transaction capabilities.	Earn a great rate when minimum requirements ¹ are met each month.
Minimum Opening Balance	None	None	None	None
Mobile Banking and Mobile Deposit	✓	✓	✓	✓
CardValet®	✓	✓	✓	✓
Free Visa Debit Card®	✓	✓	N/A	✓
Free Visa uChoose Rewards Debit Card®³	N/A	N/A	✓	N/A
Free Online Banking	✓	✓	✓	✓
Free eStatement	✓	✓	✓ required	✓
Online Bill Pay	✓	✓	✓	✓
Unlimited Check Writing	✓	✓	✓	✓
Overdraft Privilege Available, Fees May Apply²	✓	✓	✓	✓
Online Education Center	✓	✓	✓	✓
Earns Interest	N/A	✓ tiered ⁴	N/A	✓ tiered
Telephone Banking	✓	✓	✓	✓
Courtesy Checks at Account Opening	✓	✓	✓	✓
Free Money Orders and Cashier's Checks	N/A	N/A	N/A	✓
Monthly Maintenance Fee	N/A	\$10	N/A	\$15
Minimum Requirements to Waive Monthly Maintenance Fee	N/A	Maintain \$1,000 minimum daily ledger balance	N/A	E-Statement, 12 debit card transactions and a direct deposit ¹

Paper Statements are available on the **Brite Start Checking** and **Brite Money Checking** accounts for a fee each statement cycle. No fee for seniors age 62 or better.

¹ To qualify for the higher interest rate on balances of \$25,000 or less, you must receive a monthly e-statement, complete at least 12 debit card purchase transactions (excluding ATM transactions) and have at least one posted and cleared direct deposit each statement cycle. Balances above \$25,000 will earn a tiered rate of interest. Accounts not meeting the requirements will earn a lower rate of interest and be assessed a monthly maintenance fee. This is a variable rate account and the rate may change after the account is opened.

² Overdraft privilege application and approval required.

³ Visa uChoose Rewards Debit Card® earn 1 point for every \$2 on signature-based transactions and 1 point for every \$4 on pin-based point of sale purchases. Plus earn additional points when you shop at retailers in the program.

⁴ Interest rate is tiered and variable on balances of \$1,000 or more.

