

# 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.

	<b>Brite Start Checking</b>	<b>Brite Money Checking</b>	<b>Brite Rewards Checking</b>	<b>Brite Future Checking</b>
<b>BEST IF YOU WANT:</b>	A checking account for everyday banking needs.	A convenient checking account that earns interest.	A debit rewards program with unlimited transaction capabilities.	To earn a great rate when minimum requirements <sup>1</sup> are met each month.
<b>Minimum Opening Balance</b>	None	None	None	None
<b>Mobile Banking and Mobile Deposit</b>	✓	✓	✓	✓
<b>Card Management</b>	✓	✓	✓	✓
<b>Free Visa Debit Card<sup>®</sup></b>	✓	✓	N/A	✓
<b>Free Visa uChoose Rewards Debit Card<sup>®3</sup></b>	N/A	N/A	✓	N/A
<b>Free Online Banking</b>	✓	✓	✓	✓
<b>Free E-Statement</b>	✓	✓	✓ required	✓
<b>Online Bill Pay</b>	✓	✓	✓	✓
<b>Unlimited Check Writing</b>	✓	✓	✓	✓
<b>Instant Credit Available, Fees May Apply<sup>2</sup></b>	✓	✓	✓	✓
<b>Online Education Center</b>	✓	✓	✓	✓
<b>Earns Interest</b>	N/A	✓ <sup>4</sup>	N/A	✓ <sup>1</sup>
<b>Telephone Banking</b>	✓	✓	✓	✓
<b>Courtesy Checks at Account Opening</b>	✓	✓	✓	✓
<b>Free Money Orders and Cashier's Checks</b>	N/A	N/A	N/A	✓
<b>Monthly Maintenance Fee</b>	N/A	\$10	N/A	\$15 <sup>1</sup>
<b>Minimum Requirements to Waive Monthly Maintenance Fee</b>	N/A	Maintain \$1,000 minimum daily balance	N/A	E-Statement, 12 debit card transactions and a direct deposit/ACH credit <sup>1</sup>

**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.

<sup>1</sup> 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 posted and cleared debit card purchase transactions (excluding ATM transactions) and have at least one posted and cleared direct deposit/ACH credit 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 tiered, variable rate account and the rate may change after the account is opened. Fees may reduce earnings.

<sup>2</sup> Instant Credit application and approval required.

<sup>3</sup> Visa uChoose Rewards Debit Card<sup>®</sup> 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. Registration of debit card required with uChoose.

<sup>4</sup> Interest rate is tiered on balances of \$1,000 or more and may change after the account is opened. Fees may reduce earnings.

