

Five Star Bank Consumer Checking Accounts



	TotalValue Checking	Basic Banking Account	TotalValue Senior* Checking	TotalValue Plus Checking	TotalValue Premier Checking
Monthly Maintenance Fee	\$0.00	\$3.00	\$4.00	\$8.00	\$15.00
How to Avoid the Monthly Maintenance Fee	—	—	Receive a \$4.00 savings when you: Have an average ledger balance of \$300 or more for the activity period	Receive a \$4.00 savings when you: Receive your monthly statement electronically OR Have an average ledger balance of \$2,000 or more for the activity period Receive an additional \$4.00 savings when you ALSO : Have at least 1 monthly direct deposit into the account during the activity period OR Perform at least 12 Point-of-Sale Five Star Bank Debit Card / ATM Card transactions during the activity period OR Perform at least 3 NetTeller Bill Pay Transactions during the activity period OR Present 5 Checks or less during the activity period ¹	Receive a \$6.00 savings when you: Receive your monthly statement electronically OR Have an average ledger balance of \$5,000 or more for the activity period Receive an additional \$9.00 Savings when you ALSO : Have combined total consumer deposit accounts and/or loan balances of \$25,000 or more for the activity period OR Perform at least 25 Point-of-Sale Five Star Bank Debit Card/ATM Card transactions during the activity period OR Perform at least 6 NetTeller Bill Pay Transactions during the activity period
Other Account Specific Fees	\$5.00 Paper Statement Fee per activity period \$.50 per Check presented in excess of five (5) per activity period ¹	\$.50 per Check presented in excess of eight (8) per activity period ¹	—	—	—
Overdraft Line Available	Subject to application and credit approval	Subject to application and credit approval	Subject to application and credit approval	Subject to application and credit approval	Subject to application and credit approval
Interest-Bearing Account					✓
Check Order Benefit	First check order of 20 standard checks free			First check order of 40 standard checks free	Free standard checks ²
Debit Card Rewards				\$.05 credit for every Five Star Bank Debit Card/ATM Card point-of-sale transaction ³ over 25 during the activity period.	\$.05 credit for every Five Star Bank Debit Card/ATM Card point-of-sale transaction ³ over 25 during the activity period.
ATM Withdrawal Fee Credit				Customer will receive a credit for up to \$.50 of Five Star Bank ATM Withdrawal Fees per activity period when using a non-Five Star Bank ATM ⁴	Customer will receive a credit for up to \$10.00 of Five Star Bank ATM Withdrawal Fees per activity period when using a non-Five Star Bank ATM ⁴
ATM Surcharge Fee Credit					Five Star Bank will credit the customer up to \$10.00 per activity period for ATM Surcharge Fees when using a non-Five Star Bank ATM.
Safe Deposit Box Discount ⁵				Up to a \$10.00 Discount on any size box	Up to a \$20.00 Discount on any size box
Preferred Installment Loan ⁶ Rate					✓
Preferred CD Rates ⁷					✓
Free Money Orders and Cashier Checks					✓
NetTeller Bill Pay	✓	✓	✓	✓	✓
Incoming and Outgoing Wire Fee Discount				\$5.00 per wire	\$10.00 per wire

1 Checks that are generated and sent via Bill Payor count against the check limit.

2 Limited to one box per year.

3 Transaction must be for more than \$1.00.

4 If you perform a transaction at an ATM that is not owned by Five Star Bank, the ATM owner may charge you an ATM surcharge fee.

5 Subject to availability.

6 Not eligible on Indirect Loans or Real Estate Secured Loans. Subject to application and credit approval.

7 Not valid with promotions or other offers.

* In order to be eligible for this account, at least one person on the account must be 62 years old or older.

