

PERSONAL CLIENT SOLUTIONS

(Effective January 1, 2019)

Checking Accounts

- **Easy LINK Checking** – \$25 minimum deposit to open. No minimum balance required and no monthly service fee. Free unlimited foreign ATM transactions. Free e-Statements.
- **Premier LINK Checking** – Tiered interest bearing account. \$100 minimum deposit to open. \$100 minimum daily balance in order to avoid a \$10 monthly service fee. \$1,000 minimum daily balance in order to start accruing interest. Additional CD rate benefit on all standard rates. Loan rate discount if auto debit is set up to a LINKBANK checking account. Free unlimited foreign ATM transactions. Free e-Statements.

Savings Accounts

- **LINK Savings** - Interest bearing account. \$200 to open and maintain to avoid \$5 monthly service fee. Free e-Statements. *
- **LINK IRA Savings** - Interest bearing account. \$200 minimum deposit to open. Free e-Statements.
- **LINK Money Market** – Tiered interest bearing account. \$2,500 minimum deposit to open. \$2,500 minimum daily balance required in order to avoid a \$10 monthly service fee. Free e-Statements.

Additional Services

Surcharge Free Worldwide (Exchange rates/fees are applicable as charged).....	FREE
e-Statements.....	FREE
Mobile Deposit.....	FREE
Online Banking.....	FREE
Online Bill Payment.....	FREE
Text Banking.....	FREE
Account Research (Per Hour).....	\$25.00
Account Verification/Confirmation	\$20.00
ATM/Debit Card Replacement.....	\$5.00
Balance Checkbook/Account Reconciliation (Per Hour)	\$25.00
Court Order/Garnishment/Levy.....	\$150.00
Dual Statement Mailing Request (Per Month).....	\$5.00
Early Account Termination (Less than 90 Days).....	\$20.00

Escheat Fee.....	\$50.00
Excess Transaction Fee (per transaction from any Money Market or Savings)**.....	\$15.00
Foreign Collection Items.....	\$20.00 + Costs***
Inactivity Fee (Dormant fee; Per Month).....	\$10.00
Checking > 12 months	
Savings/Money Market > 24 months	
Item Processing Fee (Endorsement Errors/Rejects; Per Item)	\$5.00
Official Check (Treasurer’s Check).....	\$10.00
Overdraft Fee (Insufficient funds charge/uncollected funds charge; Per Item).....	\$35.00
Overdraft Sweep Transfer (includes transfers from checking, savings, and money markets; Per Transfer).....	\$10.00
Paper/Print Statement Fee (Per Month).....	\$2.00
Pop Money (Per transaction).....	\$1.00
Returned Deposited Item (Per Item).....	\$15.00
Statement Reprint/Interim Statement Cycle Fee	\$5.00
Stop Payment (Per Item).....	\$25.00
Telephone Verbal Transfer Fee.....	\$5.00
Temporary Checks (Set of 3 Checks).....	\$1.00

Wire Transfer

Incoming Domestic or International.....	\$15.00
Outgoing Domestic.....	\$30.00
Outgoing Foreign.....	\$50.00

***Monthly maintenance service charges won’t apply until age 18**

**** Per Federal Regulation, you may make no more than six preauthorized withdrawal, automatic, Internet, or telephone transfers, checks drafts, debit card or other similar transactions from your account per statement cycle. Transactions in excess of six will result in a fee per transaction. Exceeding the transaction limit on a regular basis, could cause the account to be changed or closed.**

*****Costs include fees incurred from the Bank of Collection**