

Personal Checking Accounts and Related Services At-A-Glance!

Account Features	Premier Checking	Active Senior Checking	Free Checking	Student Checking	Money Market
Earns interest on collected balances	Yes \$0.01 to \$2,499.99 \$2,500 to \$24,999.99 \$25,000 and above	Yes \$0.01 and above	No	No	Yes \$1,000 to \$9,999.99 \$10,000 to \$4,999.99 \$25,000 to \$49,999.99 \$50,000 to \$99,999.99 \$100,000 to \$249,999.99 \$250,000 and above
Minimum balance to open	\$100	\$100 ¹	\$100	\$50 ²	\$1,000
Monthly service charge Other fees	\$20	\$10	\$0	\$0	\$10 \$10 per withdrawal over 6 per statement cycle
Monthly service charge can be waived with one of the balance or other qualifiers listed	<ul style="list-style-type: none"> ● \$2,500 daily balance ● \$5,000 average balance ● \$15,000 combined daily balance in checking, savings, CD or IRAs ● \$25,000 combined outstanding balance in personal loans or home equity lines of credit 	<ul style="list-style-type: none"> ● Monthly direct deposit ● \$500 daily balance ● \$1,000 average balance ● \$2,500 combined daily balance in checking, savings, CD or IRAS 			<ul style="list-style-type: none"> ● \$1,000 daily balance ● \$2,000 average balance
Unlimited check writing	Yes	Yes	Yes	Yes	No ³
Free standard checks	Yes	Yes ⁵	No	No	No
Online Banking with Bill Pay	Yes	Yes	Yes	Yes	Online Banking only
Overdraft protection	Yes ⁶	Yes ⁶	Yes ⁶	Yes ⁶	No
QuickCard Debit MasterCard®	Yes	Yes	Yes	Yes	Yes
FREE non-South Atlantic Bank ATM withdrawals	Unlimited at any PRESTO ATM! 2 per card per statement cycle at other bank ATMs	Unlimited at any PRESTO ATM! 2 per card per statement cycle at other bank ATMs	Unlimited at any PRESTO ATM! 2 per card per statement cycle at other bank ATMs	Unlimited	Unlimited at any PRESTO ATM! 2 per card per statement cycle at other bank ATMs ³
FREE e-Docs statement	Yes	Yes	Yes	Yes	Yes
Additional Benefits	<ul style="list-style-type: none"> ● No minimum balance savings account ● Safe deposit box discount ● Free cashier's checks 	<ul style="list-style-type: none"> ● Safe deposit box discount 			

1. To qualify for Senior Checking, an individual must be 55 years or older.

2. To qualify for Student Checking, an individual must possess a valid student ID and be between the ages of 14 and 22 years old. In addition, there must be a parental co-owner for students under age 18.

3. Money Market: Federal regulations allow unlimited withdrawals and transfers at teller windows, ATMs and by mail. Telephone withdrawals (via check mailed to customer) are also unlimited. All other types of withdrawals and transfers are limited to six per statement cycle, made by check, draft, debit card, or similar order to third parties.

4. Savings: Transfers from Personal and Young Savers accounts to another account or to a third party by pre-authorized withdrawal or telephone transfer are limited to six per statement cycle.

5. Limit of 2 free boxes of standard checks per year, or customer can choose to receive a credit equal to the cost of standard checks when ordering custom checks from South Atlantic Bank.

6. Overdraft protection available from another South Atlantic Bank account (limitations apply) or line of credit (approval required).