

Personal Accounts & Related Services

ACCOUNT FEATURES	PREMIER CHECKING	ACTIVE SENIOR CHECKING	FREE CHECKING	STUDENT CHECKING	MONEY MARKET	PERSONAL SAVER	YOUNG SAVER
Earns interest on collected balances based on the listed tiers	Yes • \$0.01 – \$2,499.99 • \$2,500 – \$24,999.99 • \$25,000 and above	Yes • \$0.01 and above	No	No	Yes • \$1,000 – \$9,999.99 • \$10,000 – \$24,999.99 • \$25,000 – \$49,999.99 • \$50,000 – \$99,999.99 • \$100,000 – \$249,999.99 • \$250,000 and above	Yes • \$0.01 and above	Yes • \$0.01 and above
Minimum balance to open	\$100	\$100 ¹	\$100	\$50 ²	\$1,000	\$100	\$20
Monthly service charge Other fees	\$20	\$10	\$0	\$0	• \$10 per month • \$10 per withdrawal over six per statement cycle	• \$10 per quarter • \$2 per withdrawal over six per statement cycle	• \$0 • \$1 per withdrawal over six per statement cycle
Monthly service charge can be waived with one of the balance or other qualifiers listed	• \$2,500 daily balance • \$5,000 average monthly 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	• Monthly direct deposit • \$500 daily balance • \$1,000 average monthly balance • \$2,500 combined daily balance in checking, savings, CD or IRAs			• \$1,000 daily balance • \$2,000 average monthly balance	• \$100 daily balance	
Unlimited check writing	Yes	Yes	Yes	Yes	No ³	No ⁴	No ⁴
Free standard checks	Yes	Yes ⁵	No	No	Yes	No	No
Online Banking with Bill Pay	Yes	Yes	Yes	Yes	Online banking only	Online banking only	Online banking only
Overdraft protection	Yes ⁶	Yes ⁶	Yes ⁶	Yes ⁶	Yes ⁶	No	No
QuickCard Debit Mastercard®	Yes	Yes	Yes	Yes	Yes	No	No
FREE non-South Atlantic Bank ATM withdrawals	Two per card per month ⁷	Two per card per month ⁷	Two per card per month ⁷	Unlimited	Two per card per month ⁷	No	No
FREE e-Docs statements	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Additional benefits	• No minimum balance savings account • Safe deposit box discount • Free cashier's checks	Safe deposit box discount					

¹ To qualify for Active 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. The bank may close, convert or restrict transactions that exceed the six allowable.

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 two 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).

⁷ Unlimited free withdrawals at any PRESTO! ATM located at all Publix grocery stores.