

Account Comparison Grid

Account Type	Minimum To Open	Minimum Daily Balance	Interest Bearing	Checks/ Withdrawals	Free Online Banking	Free Bill Pay	Free ATM access at Oregon Pacific Bank and MoneyPass® ATMs	Other
E-Checking	\$100	No minimum balance. No monthly service charge with electronic statements, otherwise \$5 monthly fee	No	5 checks per statement cycle, then \$.50 per check	Yes	Yes	Yes	N/A
Unlimited Checking	\$100	\$500 minimum daily balance, otherwise \$7 monthly fee	No	Unlimited Check Writing	Yes	Yes	Yes	First box of wallet sky blue checks at no charge
Benefits Interest Checking	\$100	\$1,500 minimum daily balance (or \$1,500 in linked Savings or MMA), otherwise \$10 monthly fee	Yes*	Unlimited Check Writing	Yes	Yes	Yes	First box of wallet sky blue checks at no charge, 3 free cashiers checks per month
Personal Savings	\$100	\$200 minimum daily balance, otherwise \$3 monthly fee	Yes*	6 withdrawals per month, additional withdrawals \$1 each	Yes	N/A	Yes (see withdrawal limitations)	No minimum balance or service charge for customers age 60 and over or minors 18 years and under
Money Market	\$100	\$1,000 minimum daily balance, or average monthly balance of \$2,500, otherwise \$10 monthly fee	Yes*	Pre-authorized transfers and checks limited to 6 per month, additional items \$5 each	Yes	N/A	Yes	First order of money market checks at no charge
Certificate of Deposit	\$500	N/A	Yes*	Penalty imposed for early withdrawals	Yes	N/A	N/A	N/A
Individual Retirement Accounts	\$500	N/A	Yes*	Penalty imposed for early withdrawals	Yes	N/A	N/A	Traditional, Roth, Keogh and SEP accounts are available

* Please see a Customer Service Representative for current interest rate schedule.