Personal Checking and Savings Accounts

E-CHECKING	UNLIMITED CHECKING	BENEFITS INTEREST	PERSONAL SAVINGS	MONEY MARKET
Minimum Opening Balance: \$100	Minimum Opening Balance: \$100	Minimum Opening Balance: \$100	Minimum Opening Balance: \$100	Minimum Opening Balance: \$100
Monthly Service Charge: \$7 \$4 discount credit applied if enrolled in E-statements. Monthly service charge waived for primary account holders 18 years and under.	Monthly Service Charge: \$8 Service charge waived with \$1000 average daily balance.*	Monthly Service Charge: \$12 Service charge waived with \$2500 average daily balance.*	Monthly Service Charge: \$5 Service charge waived with \$500 average daily balance.*	Monthly Service Charge: \$10 Service charge waived with \$1000 average daily balance.*
Interest Earnings: n/a	Interest Earnings: n/a	Interest Earnings: Entire account balance.*	Interest Earnings: Entire account balance.*	Interest Earnings: Entire account balance.*
Checks Provided: n/a	Checks Provided: 1st standard box free.	Checks Provided: 1st standard box free.	Checks Provided: n/a	Checks Provided: 1st order of Money Market checks free.
Debit Card: First card issued free of charge. No ATM fees at Oregon Pacific Bank and MoneyPass ATMs.	Debit Card: First card issued free of charge. No ATM fees at Oregon Pacific Bank and MoneyPass ATMs.	Debit Card: First card issued free of charge No ATM fees at Oregon Pacific Bank and MoneyPass ATMs.	ATM Card: First card issued free of charge No ATM fees at Oregon Pacific Bank and MoneyPass ATMs.**	ATM or Debit Card: First card issued free of charge No ATM fees at Oregon Pacific Bank and MoneyPass ATMs.
Misc: \$0.50 charge per check written. Includes checks written by you, issued through Bill Pay and Pre-authorized checks.	Misc: Unlimited check writing.	Misc: Unlimited check writing. 3 free cashier's checks per month.	Misc: Transaction limits apply. Monthly service charge waived for primary account holders 18 years and under.	Misc: Transaction limits apply. Unlimited teller & ATM withdrawals.

For Oregon Pacific Bank

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For all personal checking and savings accounts: No monthly service charge for Online and Mobile Banking, Bill Pay, or Mobile Deposit.

*See Relationship Banker for current interest rate schedule and additional details. **Transaction limits apply to ATM card usage. Deposit account products updated as of 8/1/2021



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