

WAYPOINT BANK ACCOUNT LISTING



Description	Type of Account	Interest Paid On Account	Opening Balance	Daily/Available Balance for Interest	Monthly Service Charge	# of Debits Per Month at No Charge	Other Charges & Offers	
Free Checking	Personal & Business	No	\$ 100.00	N/A	None	--	Unlimited	1st box of checks OR 1st debit card are free.
Smart-Start Checking	Must qualify and be 16-25 years of age	No	\$ 50.00	N/A	\$ 3.00	Monthly fee for printed statements; Electronic Statements are free.	Unlimited	Checks and debit card are free. No fees for using a Non-Waypoint Bank ATM. Must have qualifying student status.
Regular Checking	Personal & Business	No	\$100.00	N/A	\$4.50	If average available balance is below \$500	Unlimited if the average available balance is \$500 or above.	If average available balance is \$500 and above during the statement cycle, there is no debit fee. If it falls below \$500, there is a \$.15/debit charge in excess of 30 debits in the statement cycle.
NOW	Personal & DBA's	Yes	\$100.00	\$1,000.00	\$5.00	If average available balance is below \$1,000.	Unlimited if the average available balance is \$1,000 or above.	If average available balance is \$1,000 or less, there is a \$.10/transaction fee.
Investment Plus	Personal & Business	Yes	\$1,000.00	Any balance	\$10.00	If average available balance is below \$1,000.	6 each	If over 6 debits during the statement cycle, there is a \$3.00/debit fee. Tiered rates - \$0.00-\$10,000; \$10,000.01-\$25,000; \$25,000.01-\$50,000; \$50,000.01-\$100,000; \$100,000.01-\$250,000 and \$250,000.01+.
Waypoint Advantage	Personal Only	Yes	\$100.00	Any balance	\$3.00	Monthly fee for printed statements; Electronic Statements are free.	Unlimited; however, account must have a minimum of 15 Debit Card purchases per month to obtain the highest interest rate.	Unlimited deposits; highest rate of interest applies to balance up to \$20,000. The rate on balances over \$20,000.01 will have a lower rate. This account must have at least 1 Direct Deposit or 1 Automatic Debit per month.
Business Checking	Business	No	\$100.00	N/A	\$4.50	If average available balance is below \$500.	Unlimited if the average available balance is \$500 or above.	If average available balance is \$500 and above during the statement cycle, there is no debit fee. If it falls below \$500, there is a \$.15/debit charge in excess of 30 debits in the statement cycle.
Interest Bearing Business Checking	Business	Yes	\$100.00	\$1,000.00	\$4.50	If average available balance is below \$500	Unlimited if the average available balance is \$500 or above.	If average available balance is \$500 and above during the statement cycle, there is no debit fee. If it falls below \$500, there is a \$.15/debit charge in excess of 30 debits in the statement cycle.
Savings	Personal & Business	Yes	\$50.00	Any balance	\$2.00	If average available balance is below \$100.	6 debits	If over 6 debits in a statement cycle, a \$3.00/debit fee applies. A \$2.00/month maintenance fee for average available balance below \$100.00.
IRA Savings	Personal	Yes	N/A	Any balance	None	--	6 debits	If over 6 debits in a statement cycle, a \$3.00/debit fee applies.
Club Santa	Personal	Yes	N/A	Any balance	None	--	No withdrawals allowed.	A check for balance of account mailed by October.
HSA - Individual	Personal	Yes	N/A	Any balance	None	--	N/A	
HSA - Family	Personal	Yes	N/A	Any balance	None	--	N/A	