

VIP Checking

Just a \$100 Minimum Balance

When you keep a \$100 minimum daily balance, you will avoid the monthly fee. Should your balance drop below \$100, a \$7 monthly maintenance fee will be charged.

First Order of Personalized Checks

Your first order of special member checks will be imprinted with your name and address at no additional cost to you.

Unlimited Checking

Use all the checks you like. With VIP Checking there are no per-check charges.

Interest on Checking

Your checking account may earn interest. Ask us for details.

\$5 Reward for Savers

Open a new personal savings account with \$500 or more or a new CD with \$500 or more, and we'll deposit \$5 in your account.

Accidental Death & Dismemberment Insurance

You'll be protected with \$5,000 in Accidental Death and Dismemberment Insurance 24 hours a day.

eStatements

Safe, simple and secure. eStatements allow you to view your statement online.

Direct Deposit

Enjoy the convenience of direct deposit for both Social Security and Payroll Checks.

Individual Retirement Account

Plan for your financial future with ease.

Bank-by-Mail

Take care of business without leaving home.

Fax Service (limits may apply)

We'll help you send documents quickly.



VIP Premier Checking

All the VIP privileges plus the added benefits below—for only a \$6 Monthly Maintenance Fee

No Minimum Balance required

Personalized Checks

Receive all the personally imprinted checks you need at no additional cost to you. Your special member checks will be printed with your name and address.

Interest on Checking

Earn interest on all balances

Money Orders

These secure, convenient instruments are provided as a service to you with a limit of three per month at no cost.

ATM Transactions

We will waive two Farmers Bank & Trust ATM transaction fee service charges per month.

Accidental Death & Dismemberment Insurance

VIP Premier Checking members receive \$10,000 in Accidental Death and Dismemberment Insurance 24 hours a day. *(See Special Program Notes)

Safe Deposit Box

Store your valuables in a personal-size safe deposit box. It's yours with no rental fee for an entire year. Subject to availability. New rentals only.

Notary Service

Use our notary service at no additional charge. We'll be happy to notarize your official documents. Just present your VIP Premier Checking ID card.

Photocopy Service

We'll copy your important documents and letters at no additional charge. Limits apply. Just present your VIP Premier Checking ID card.

VIP Plus

If you're 50 or better, enjoy all the benefits of VIP Premier Checking at a super low monthly maintenance fee of \$4 with no minimum balance requirement.



Convenient Checking at its best.



CheckCards for easy ATM access



Insurance for financial future



Safe Deposit Box for security