

	SIMPLICITY CHECKING	PRIME CHECKING	PRIME 62 CHECKING	PRIME PLUS CHECKING	MONEY MARKET ACCOUNT	FRESH START CHECKING
MONTHLY FEE	NONE	\$8.00	\$4.00	\$10.00	\$10.00 IF MINIMUM BALANCE IS BELOW \$2,500	\$15.00
EARNs INTEREST	NO	NO	NO	YES, TIERED AT \$2,500 AND \$50,000	YES, TIERED AT \$25,000 \$50,000 \$250,000 \$500,000 AND \$1,000,000	NO
MINIMUM TO OPEN	\$100	\$100	\$100	\$1,000	\$2,500	\$100
CLUB BENEFITS*	NO	YES	YES	YES	NO	NO
PAPER STATEMENTS	\$3.00 (REFUNDED IF AGE 50 OR OVER)	FREE	FREE	FREE	FREE	FREE
FEATURES	STUDENTS UNDER AGE 25 RECEIVE FREE FIRST ORDER OF CHECKS	FREE CLUB CHECKS; DISCOUNTED FEE FOR CASHIER'S CHECKS	FOR AGES 62+ FREE CLUB CHECKS; DISCOUNTED FEE FOR CASHIER'S CHECKS	FREE CLUB CHECKS; DISCOUNTED FEE FOR CASHIER'S CHECKS	\$10.00 FEE PER DEBIT AFTER 6 PER MONTH	

ALL ESB CHECKING ACCOUNTS INCLUDE THE FOLLOWING FEATURES:

- ONLINE BANKING
- PERSON-TO-PERSON PAYMENTS
- MOBILE BANKING
- TELEPHONE BANKING
- ONLINE BILL-PAY
- CONTACTLESS MASTERCARD DEBIT CARD
- MOBILE DEPOSIT
- eSTATEMENTS

SAVINGS ACCOUNTS:

- \$25 to open
- \$1 charge for each debit over 3 per quarter
- \$5 fee per quarter if minimum balance is below \$25

HEALTH SAVINGS ACCOUNTS:

- Family or individual
- \$10 monthly fee
- Balance rolls from year to year
- Convenient access with checks and/or debit card
- View account activity with digital banking
- Certain restrictions may apply

CHRISTMAS CLUBS:

- Opened November 1st - December 31st
- Weekly transfers from an ESB checking account
- \$1, \$5, \$10, \$20, or \$25 amounts available

CERTIFICATE OF DEPOSIT:

- 6 to 60 month terms available

INDIVIDUAL RETIREMENT ACCOUNTS (IRAs):

- Traditional and Roth

CLUB BENEFITS INCLUDE:

- Accidental Death & Dismemberment Insurance up to \$20,000
- Online Savings and Savings on Tap Mobile App
- Everyday Rebates - up to \$80 annual value
- Identity Theft Insurance up to \$2,500
- Identity Fraud Support Service
- Payment Card Protection
- One free stop payment per statement cycle

*Club benefits and insurance products are: not a deposit; not FDIC insured; not insured by any federal government agency; not guaranteed by Edmonton State Bank or any of its affiliates; and may be subject to risk, including possible loss of value.



LOANS:

- Mortgage Loans
- Personal Loans and Lines of Credit
- Auto Loans
- Business Loans
- Home Equity Loans
- * Home Equity Lines of Credit
- Agriculture Loans