



	Basic Interest Checking	Ultimate Interest Checking
Monthly Service Charge	\$12	\$7.95
Minimum Balance to Open	\$100	\$100
Minimum Balance Required	\$2,500 to waive service fee	\$0
Earns Interest	✓	✓
Free Non-Callaway Bank ATMs <sup>1</sup>	N/A	✓
Free Bank Logo Checks	N/A	✓
Callaway Bank Rewards -Free Points for Opening Account	N/A	✓ 1000
Free Visa <sup>®</sup> Check Card <sup>2</sup>	✓	✓
Free FraudWatch Plus <sup>®</sup> Protection	✓	✓
Free Online Banking <sup>3</sup> -Bill Pay -Mobile App <sup>3</sup> -Mobile Check Deposit <sup>3</sup> -eStatements w/ Check Images -eAlerts <sup>4</sup>	✓ ✓ ✓ ✓ ✓ ✓	✓ ✓ ✓ ✓ ✓ ✓
Courtesy Pay Overdraft Protection <sup>5</sup>	\$400 Limit*	\$800 Limit*
Waived Overdraft Fees Annually	0	1
Waived Fees for Overdraft Auto Transfer from Other Accounts	N/A	✓
<b>Optional Services:</b>		
Paper Statement	\$3.95 per month	Free
FävCard (Customized Debit Card)	\$5.95 per card	\$5.95 per card
FävCard (Choose from our Library)	\$1.95 per card	\$1.95 per card

<sup>1</sup>Other banks' ATM Fees will be refunded when the customer notifies The Callaway Bank within 60 days of the statement date in which the transaction was posted. Applies only on ATM's within the United States.

<sup>2</sup>Overdraft and Non-sufficient fund fees may apply.

<sup>3</sup>Internet carrier fees may apply. Check with your carrier.

<sup>4</sup>Wireless carrier rates may apply. Check with your carrier.

<sup>5</sup>Courtesy Pay Overdraft Protection charges \$29.50 per item overdrawn. *Effective July 1, 2016, Courtesy Pay Overdraft Protection will charge \$32.50 per item overdrawn.* The fee may be imposed for covering overdrafts created by check, in-person withdrawal, ATM withdrawal or other electronic means. ATM and everyday debit card transactions will be covered only if prior authorization is on file with the bank. Negative balances must be made current within 30 days, but will be subject to a \$3.00 per day fee beginning the 3rd day the account is negative. Overdrafts are paid at the sole discretion of the bank. Overdrafts may not be paid if your account is not in good standing.

\*Effective July 1, 2016, Courtesy Pay Overdraft Protection on the Basic Interest Checking accounts will have an \$800 limit and Ultimate Interest Checking account will have a \$1,200 limit.