

(CHECKING PRODUCTS DISCLOSURE)

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

FREE CHECKING

Our free checking account requires no average balance while providing unlimited transaction processing.

Account Fees: This account has no average balance requirement if check images are not provided with your statement. If you choose the Account Upgrade option, check images will be provided with your statement and an average balance of \$500.00 is required. If you elect the Account Upgrade option and your average balance falls below \$500.00, a monthly maintenance fee of \$5.00 will be assessed per statement period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

E CHECKING

Perfect for individuals who use electronic banking media. Account holders can take advantage of technologies such as Online Banking, Online Banking Bill Payment Service, 24 Hour Telephone Banking, and Visa Check Card/ATM usage with no average balance requirement.

Limitations: There is an excess item fee of \$1.00 for each check/withdrawal written in excess of five (5) per statement period.

INTEREST CHECKING

By maintaining a \$750.00 average balance, this interest-bearing checking account is available with unlimited check writing privileges.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account monthly. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$750.00 in the account each day to obtain the disclosed annual percentage yield.

Account Fees: A \$7.50 monthly maintenance fee will be assessed per statement period if an average balance of \$750.00 is not maintained. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

ALLIANCE CHECKING

Our premier relationship banking product provides all the benefits of interest checking plus many additional advantages such as free Online Banking and Bill Payment Service, preferential loan rates and much more.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account monthly. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$750.00 in the account each day to obtain the disclosed annual percentage yield.

Account Fees: A \$15.00 monthly maintenance fee will be assessed per statement period if the daily balances in deposits and loans of \$10,000.00 is not maintained. Loan balances, not loan amounts are included in the daily balance calculation.

CLASSIC 55 CHECKING

Our premium program for senior citizens offers incentives such as personalized checks, a small safe deposit box, and preferred CD rates to individuals age 55 and older.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account monthly. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$750.00 in the account each day to obtain the disclosed annual percentage yield.

Account Fees: A \$7.50 monthly maintenance fee will be assessed per statement period if an average balance of \$750.00 is not maintained. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

MONEY MARKET CHECKING

This checking account has a higher interest rate with limited check writing privileges.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account monthly. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$2,500.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar statement period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction. Three (3) of these transfers may be made by check, draft, or similar order, made by the depositor and payable to third parties. More than three (3) third party payments will be subject to an excess item fee of \$10.00 per item during the statement period. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: A \$10.00 monthly maintenance fee will be assessed per statement period if an average balance of \$2,500.00 is not maintained.

The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

ALLIANCE MONEY MARKET

This checking account has a higher interest rate with limited check writing privileges.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account as often as daily. If the daily balance is more than \$2,499.99 but less than 50,000.00, the interest rate is as shown on the Rate Chart. If the daily balance is more than \$49,999.99, the interest rate is based on the Fed Funds Target Rate as published in The Wall Street Journal minus a margin of .75%. The interest rate will never be less than 0.25%. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$2,500.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar statement period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction. Three (3) of these transfers may be made by check, draft, or similar order, made by the depositor and payable to third parties. More than three (3) third party payments will be subject to an excess item fee of \$10.00 per item during the statement period. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: A \$10.00 monthly maintenance fee will be assessed per statement period if an average balance of \$2,500.00 is not maintained. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

OTHER ACCOUNT FEES

The following fees apply to all of your accounts with us:

Research Charge:	\$25.00/hour (One hour minimum)
Online Bill Payment Stop Payment:	\$35.00/request
Online Banking :	Free
24 HR Telephone Banking :	Free
Online Bill Payment Verification:	\$10.00/request

The following fee applies to all of your accounts with us except Certificates of Deposit and Time Deposit Accounts:

Telephone Transfer:	\$2.00/request
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The following fee applies to Consumer Non-Interest Checking Accounts:

Check Order:	Fee depends on style of checks ordered
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The following fees apply to Consumer Non-Interest Checking; and Consumer Interest Checking Accounts:

Overdraft:	\$35.00/overdraft
VISA Check Card:	Free
VISA Check Card replacement:	\$5.00/card
ATM Transaction (On Us):	Free
Statement Reconciliation:	\$25.00/hour
Certified Check:	\$10.00/check
Dormant Checking Account:	\$10.00/month after no activity for one year
Copy of Check Image:	\$1.00/check
Stop Payment:	\$35.00/request
Returned Deposit Item:	\$10.00/return
Next-Day Electronic Bill Payment :	8.00/per item
Undeliverable Statement:	\$3.00/occurrence
Online Bill Payment Service:	Free
Copy of Statement w/ Images:	\$5.00/request
Copy of Statement without Images:	\$1.00/request
Overdraft Protection:	Free
Returned Item Fee:	\$35.00 per item
Overnight Check Payment (Bill Payment):	25.00/per item

The following fee applies to Alliance Checking; and Classic 55 Checking Accounts:

Free Checks:	Free
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The following fee applies to E Checking; Alliance Checking; and Classic 55 Checking Accounts:

Free ATM Transactions (Foreign):	Free
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The following fee applies to Free Checking; Interest Checking; and Money Market Checking Accounts:

ATM Transaction (Foreign):	\$1.00/transaction
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Member
FDIC