

ACCOUNT EXTRAS

These great features are available no matter which Bank of Botetourt personal checking account you choose:

*FREE VISA® Check Card **

*FREE Online Bill Payment Service **

*FREE Bank Of Botetourt
ATM Transactions*

FREE 24-hour Telephone Banking

FREE Online Banking

*.50% Discount on
Personal Loans*

*FREE Overdraft Protection****

FREE Notary Service



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Personal Checking Options



At Bank of Botetourt, we've been serving the personal banking needs of the local community for over 100 years. In that time, we've learned a thing or two about what is most important to people when it comes to managing their personal finances... *It's having a CHOICE!* With today's busy schedule, you need banking options that meet your individual needs. That's why we offer a wide range of personal checking and savings options that give you easy and convenient access to your money, whenever and wherever you need it. This brochure provides an overview of all of our personal checking options. We're happy to have the opportunity to earn your business. We welcome you to the Bank of Botetourt family and we look forward to *taking care of you.*

CHECKING ACCOUNTS

FREE CHECKING

- No average balance requirements.
- Apply for a FREE Visa® Check Card with unlimited ATM and point-of-sale transactions.
- Unlimited check writing.
- Receive a trial order of 50 checks - absolutely FREE.
- FREE Online Bill Payment Service.
- If you prefer to conduct your business in person, you will not pay extra for personal service. Our helpful tellers will handle all your transactions at any of our convenient offices at no charge!

IMAGE CHECKING

A checking account with all the perks for people who like to receive copies of their checks each month.

- Maintain an average balance of just \$500 to avoid monthly maintenance fees.
- Get images of your checks every month with your account statement.
- Apply for a FREE Visa Check Card with unlimited ATM and point-of-sale transactions.
- Unlimited check writing.
- Online Banking, Online Bill Payment Service and E-Statements are all completely FREE!
- If you prefer to conduct your business in person, you will not pay extra for personal service. Our helpful tellers will handle all of your transactions at any of our convenient locations at no charge!

E-CHECKING

This account is perfect for customers who use electronic banking media.

- Take advantage of technology such as Online Banking, 24-Hour Telephone Banking, automatic deposits and drafts to avoid all monthly service charges.
- Apply for a FREE VISA Check Card with no foreign ATM transaction fees.
- FREE Online Bill Payment Service.
- Check images are not returned with statement.
- There is a charge of \$1.00 for each check/withdrawal written in excess of five (5) per statement period.
- No average balance requirements.

	FREE CHECKING	IMAGE CHECKING	E-CHECKING	INTEREST CHECKING	ALLIANCE CHECKING	CLASSIC 55 CHECKING	MONEY MARKET CHECKING
Minimum opening deposit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,500.00
Average Balance Requirement (to avoid monthly maintenance fees)	\$0.00	\$500.00	\$0.00	\$750.00	This account has a daily balance requirement	\$750.00	\$2,500.00
Minimum Daily Balance Requirement	\$0.00	\$0.00	\$0.00	\$0.00	\$10,000 In deposits and/or loans	\$0.00	\$0.00
Monthly Maintenance Fee	\$0.00	\$5.00 if below balance requirement	\$0.00	\$7.50 if below balance requirement	\$15.00 if below balance requirement	\$7.50 if below balance requirement	\$10.00 if below balance requirement
Check-writing privileges and/or withdrawal limits per statement cycle	Unlimited	Unlimited	5 checks per statement cycle; \$1.00 per check over 5	Unlimited	Unlimited	Unlimited	Six (6) third-party or preauthorized transactions
FREE Checks	1st Trial Order of 50	1st Trial Order of 50	1st Trial Order of 50	1st Trial Order of 50	√	√	√
FREE Online Banking	√	√	√	√	√	√	√
FREE Online Bill Payment Service*	√	√	√	√	√	√	√
FREE E-Statements	√	√	√	√	√	√	√
FREE ID Reclaim® Basic****					√	√	
FREE VISA® Check Card*	√	√	√	√	√	√	Not Available
No Bank of Botetourt fees for use of other banks' ATMs**			√		√	√	
Interest Bearing				√	√	√	√
VISA Travel Card Discounts					No Reload Fees	No Reload Fees	
FREE Cashiers' Checks					√	√	
No-Annual-Fee VISA*					√		
Special CD Rates						√	
FREE Small Safe Deposit Box					√	√	
FREE Check Images with monthly statements		√		√	√	√	√
.50% Discount on Personal Loans	√	√	√	√	√	√	√
Unlimited Teller Transactions	√	√		√	√	√	
FREE 24-Hour Telephone Banking	√	√	√	√	√	√	√
FREE Overdraft Protection***	√	√	√	√	√	√	√
FREE Notary Service	√	√	√	√	√	√	√

* Standard credit approval criteria apply for online bill payment services, VISA check cards and credit cards.

** Transactions or balance inquiries made at ATMs not owned by Bank of Botetourt may be charged a fee by the ATM owner/operator.

*** Checking account can be linked to a savings or credit card account to avoid overdraft fees.

**** ID Reclaim Basic is only available to Alliance and Classic 55 customers.

Additional service fees may be applicable to these accounts. Please refer to the bank's Consumer Schedule of Fees for more information.

INTEREST CHECKING

- Earn a competitive interest rate on average balances greater than \$750.
- Unlimited check writing.
- No service charge will be applied if you maintain a \$750 average balance. If your average balance falls below this level, a \$7.50 service charge is imposed.

ALLIANCE CHECKING

Bank of Botetourt offers Alliance Checking, a relationship banking product that provides all the benefits of interest checking plus many additional advantages.

- FREE Interest checking with \$10,000 relationship in deposits and/or loans.
- FREE ID Reclaim® Basic Service.
- Unlimited check writing.
- FREE Online Banking, Online Bill Payment Service and E-Statements.

CLASSIC 55 CHECKING

Our premium program for senior citizens offers incentives to individuals age 55 and older who maintain an interest checking account.

- Unlimited check writing.
- Never pay to order your checks. We will provide them for FREE.
- Take advantage of FREE Online Banking with FREE Online Bill Payment Service to simplify managing your finances.
- If you prefer to conduct your business in person, you will not pay extra for personal service. Our helpful tellers will handle all your transactions at any of our convenient offices at no charge!
- Make travel a breeze with discounts on the VISA Travel Card.

MONEY MARKET CHECKING

- This checking account has a higher interest rate with limited check writing privileges.
- Opening deposit of \$2,500.00 is required.
- Federal Regulations limit transaction activity on this type of account. Depositors are permitted to make no more than six (6) third-party or preauthorized transactions per statement period.
- VISA® Check Card not available on money market accounts.
- Tiered interest rates allow you to earn competitive rates on different account balances. You must maintain a \$2,500.00 average balance to avoid a \$10.00 monthly service charge.