



















Start your journey▶▶▶

	Earn interest and enjoy all the 1ST PERKS benefits for a low or no monthly fee with an average balance ⁴ of \$2,500.	More than just checking: get all of the 1ST PERKS benefits, including local discounts, for a low monthly fee.	Simple, convenient e-Checking ⁵
	Peak Checking	Plus Checking	xPress Checking
 Anywhere Banking Tools Online banking, mobile banking, bill pay, debit card, eStatements, and bounce protection.	✓	✓	✓
 Buyer's Protection and Extended Warranty^{1,2} Items are protected for up to \$2,500 per item if theft or accidental breakage occurs during the first 90 days of purchase, using your 1st PERKS checking account.	✓	✓	
 ID Theft Aid^{1,2,3} Includes identity restoration & payment card resolution, personal identity theft benefit, credit monitoring & credit report, credit score & scoretracker, score simulator, and identity monitoring.	✓	✓	
 Roadside Assistance Available 24/7 and free to use, up to \$80 in covered service charges.	✓	✓	
 Health Savings Card Save money on prescriptions, eye exams, frames, lenses and hearing services.	✓	✓	
 Cell Phone Protection^{1,2} Receive up to \$400 per claim (\$800 per year) if your cell phone is broken or stolen.	✓	✓	
 Shop Local, Save Local with 1ST PERKS Savings Local discounts and national retailer deals to save you money on shopping, dining, travel & more.	✓	✓	
 \$10,000 Travel Accidental Death Coverage² Peace of mind for the unexpected.	✓	✓	
 Billshark³ Let our team of experts negotiate your internet, TV, cell phone, and home security services on your behalf, or cancel subscriptions you no longer want or need.	✓	✓	
 Great Interest on Your Checking Balance Our best checking rate.	✓		
¹ Subject to the terms and conditions detailed in the Guide to Benefits. ² Insurance products are: NOT A DEPOSIT. NOT FDIC-INSURED, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE BANK. ³ Billshark, identity monitoring, and credit monitoring each require additional activation to begin. ⁴ Average collected balance at end of statement cycle will be used to determine fee waiver eligibility. ⁵ xPress Checking customers who do not enroll in eStatements will be charged a \$3.50 monthly fee for paper statements. [*] Students with valid student ID will be eligible to have monthly fee waived for six months after expected graduation date. Plus Checking only.	Maintain a \$2,500 average balance⁴ and we'll waive monthly fee of \$9.95 (\$7.95 with eStatements)	\$6.95 monthly fee [*] Students enjoy all the PERKS with no monthly fee.	\$0 monthly fee Requires eStatements. ⁵

It's Your Time to Have it All!
Interest, 1ST PERKS, and PRIME Connections Membership benefits!

PRIME Checking

If you're **60 or older** and maintain a **\$500 average balance⁴**, you can waive the \$7.95 monthly fee (\$5.95 with Direct Deposit) and get all the benefits below.**

 Anywhere Banking Tools Online banking, mobile banking, bill pay, debit card, and eStatement.	 ID Theft Aid^{1,2} Includes identity restoration, payment card resolution, and personal identity theft benefit.	 Shop Local, Save Local with 1ST PERKS Savings Local discounts and national retailer deals to save you money on shopping, dining, travel and more.	 Great Interest on Your Checking Balance Our best checking rate.
 Buyer's Protection and Extended Warranty^{1,2} Items are protected for up to \$2,500 per item if theft or accidental breakage occurs during the first 90 days of purchase, using your 1st PERKS checking account.	 Health Savings Card Save money on prescriptions, eye exams, frames, lenses and hearing services.	 \$10,000 Travel Accidental Death Coverage² Peace of mind for the unexpected.	 PRIME Connections Events Stay connected with our monthly newsletters, galas, picnics, movies, travel excursions, and more!

****Must be 60 years or older and maintain a monthly average collected balance of \$500 to have the monthly charge of \$7.95 (\$5.95 with Direct Deposit) waived.**