

Kish Bank Checking Account Comparison

		Priority Club	Expect More Checking	Go Green. Get Green.	Absolutely Free Checking
Monthly Fee		No fee if monthly combined deposit balance exceeds \$25,000 Otherwise \$15	No fee if any of the following requirements are met: <ul style="list-style-type: none"> • Monthly combined deposit & loan balance exceeds \$10,000 (excludes mortgages) • Account holder is 55+ years of age • Account holder has qualified direct deposit Otherwise \$8	No fee if enrolled in Electronic Statements Otherwise \$5	No fee
Interest Earnings		Variable 4 tiers: <ul style="list-style-type: none"> • \$0 - \$999.99 • \$1,000 - \$4,999.99 • \$5,000 - \$19,999.99 • \$20,000 and over 	Variable 2 tiers: <ul style="list-style-type: none"> • \$0 - \$999.99 • \$1,000 and over 	Variable 2 tiers: <ul style="list-style-type: none"> • \$0 - \$25,000: high yield if qualifications are met (details above) • \$25,000 and over 	None
ATM Usage	Kish	Unlimited	Unlimited	Unlimited	Unlimited
	Non-Kish*	Up to 10 free per statement cycle (\$1.50 per transaction over 10)	Up to 6 free per statement cycle (\$1.50 per transaction over 6)	Up to 4 free per statement cycle (\$1.50 per transaction over 4)	\$1.50 per transaction
Statements		Paper with images	Paper with images	Electronic with images	Paper (images available for a \$5 fee)
Checks		<ul style="list-style-type: none"> • Free Priority Club style checks • 50% discount on other styles 	<ul style="list-style-type: none"> • Discounted Expect More style checks • Other check styles available at cost 	Recycled checks and other styles available at cost	Assorted check styles available at cost
Kish Courtesy Coverage Limits		\$1,000	\$500	\$200 (made available after 60 days)	\$200 (made available after 60 days)
Overview		The Priority Club is our premier checking account, offering banking benefits and discounts for the most sophisticated customer. You will enjoy: <ul style="list-style-type: none"> • Kish Rewards • Bonus rates on regular & IRA CDs • Loan discounts • Kish Travel discounts • A complimentary Statement Savings Account • Safe Deposit Box discount • Discounts on cashier's checks, money orders, stop payments, and free Traveler's Checks, passport photos, and more! 	Expect More Checking is a great fit for customers who hold higher deposit and loan balances and would like the benefits of a packaged account. Experience: <ul style="list-style-type: none"> • A complimentary Statement Savings Account • Safe Deposit Box discount • Discounts on cashier's checks and money orders, and free Traveler's Checks. 	Go Green. Get Green. Checking is our highest interest-paying checking account that rewards you for your environmentally-friendly behavior. <ul style="list-style-type: none"> • Process at least 20 signature-based transactions per month with your Kish Check Card and earn a high interest rate on your balance! (Up to \$25,000) • Enjoy receiving your monthly statements electronically. If you prefer, paper statements are available for \$5 per month. 	Absolutely Free Checking is a basic checking account with no requirements to meet. If you enjoy simplified banking with modern conveniences, this account is for you.

All Kish Bank checking accounts come with these great benefits:

- Free Kish Check/ATM Card with MasterCard® logo
- Free Telephone banking
- Free OnLine Bill Pay
- Unlimited check writing
- Free OnLine Banking
- Easy to read statements

*(May be subject to ATM owner's fees)



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