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| CHECKING ACCOUNTS |
|  | Liberty Checking | Century Checking | Legacy Checking | Heritage Checking |
| We have an account designed just for you. | Enjoy the freedom of banking with no minimum balances and no monthly service fees. | Get the most out of your banking when you combine your checking account with free additional services. | Experience relationship banking as well as earned interest on your checking account balances | Our customers 55 and older will benefit from an interest bearing checking account that has no minimumbalances, no monthly service fees, and a variety of additional services. |
| Minimum Daily Balance | $0 | $500 or monthly automatic transfer toyour HLSB Savings Account | $10,000 relationship balance | $0 |
| Monthly Service Fee(if requirements are not met) | None | $10 | $12 | None |
| Interest Bearing | No | No | Yes | Yes |
| Minimum daily balance toearn interest | N/A | N/A | $500 | $500 |
| HLSB Debit Card | Free for the first year | Free for the first year | Free | Free |
| Online Banking | • Free with eStatements• Free Bill Pay\* | • Free with eStatements• Free Bill Pay\* | • Free with eStatements• Free Bill Pay\* | • Free• Free Bill Pay\* |
| Additional Services | Unlimited Check Writing | • Unlimited Check Writing• First Box of Checks Free | • Unlimited Check Writing• First Box of Checks Free• Qualifies for Legacy CD | • Unlimited Check Writing• Free Bank Stock Checks |
| \* If you enroll in the optional Bill Pay service and you make less than 3 payments per month, a $5 inactivity fee will be assessed |