

CD Accounts

Hybrid CD

Your earnings will grow at a faster pace with the CD that allows you to make additional deposits and features rates that change with the market.

Minimum Opening Deposit
\$100

Available Terms
6 months, 1 year, 2 years

Additional Deposits
Any time during the life of the CD

Certificate of Deposit

Take advantage of our low minimum deposit amount as well as our competitive rates.

Minimum Opening Deposit
\$1,000

Available Terms
6 months, 1, 2, 3, 4, 5 years

Additional Deposits
Only at maturity

Legacy CD

As a Legacy customer, you qualify for our premium CD that gives you bonus rates as a thank you for banking with us.

Minimum Opening Deposit
\$10,000

Available Terms
6 months, 1, 2, 3, 4, 5 years

Additional Deposits
Only at maturity

Checking Accounts

	Liberty Checking	Home Advantage Account	Legacy Checking	Heritage Checking
<i>We have an account designed just for you!</i>	<i>Enjoy the freedom of banking with no minimum balances and no monthly service fees.</i>	<i>We're teaming up with our business customers to offer great benefits to their employees.</i>	<i>Experience relationship banking as well as earned interest on your checking account balance.</i>	<i>Our customers 55 and older will benefit from an interest bearing checking account that has no minimum balance, no monthly service fees, and a variety of additional services.</i>
Minimum Daily Balance	\$0	\$0	\$10,000 relationship balance	\$0
Monthly Service Fee (if minimum balance is not met)	None	None	\$12	None
Interest Bearing	No	No	Yes	Yes
Minimum Daily Balance to Earn Interest	N/A	N/A	\$500	\$500
HLSB Debit Card	Free for the first year	Free	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.

Savings Accounts

	Slugger Savings	Regular Savings	Money Market Savings	Premier Asset Savings
<i>We have an account designed just for you!</i>	<i>Encourage your kids to start saving early!</i>	<i>Save up with this low minimum balance requirement!</i>	<i>Enjoy tiered interest rates and check writing capabilities!</i>	<i>Maximize asset growth potential and earn competitive interest!</i>
Minimum Daily Balance	None	\$100	\$2,500	\$20,000
Monthly Service Fee (if minimum balance is not met)	None	\$3 per month	\$12 per month	\$20 per month
Minimum Daily Balance to Earn Interest	\$100	\$100	\$100	\$100
Check Writing Capabilities	None	None	Up to 6 checks/month*	Up to 6 checks/month*

* \$10 per item fee will be assessed for each item in excess of six third party checks per month.

Enjoy the benefits that accompany your Home Loan State Bank Checking and Savings Accounts:



Online Banking, *Easy Access*

Allows you a secure and convenient way to access your accounts 24 hours a day. Transfer funds, pay your bills and receive up to date information with our online banking and bill pay.

Our Mobile Banking App brings you the latest technology in accessing your accounts. Stay on top of your finances with important alerts and messages customized by you.

MoneyPass ATM, *Avoid Fees*

Helps you avoid the hassle of ATM fees with our nationwide network of ATMs. Finding a MoneyPass ATM couldn't be easier now, with the MoneyPass ATM Locator App! With three convenient search options, you can find a MoneyPass ATM by entering an address, zip code or current location.

HLSB Overdraft Protection

Protects your account from overdraft fees and returned items. Whether it's with your HLSB Line of Credit or your personal savings account, avoid the unnecessary fees by visiting with our bankers today!