Rewards with Relationship Checking	Basic	Preferred	Premier	Presidential
Bill Pay with no fee	X	X	X	X
Cashiers check at no fee		X	X	X
Stop payment order at no fee			X	X
Share draft photocopy at no fee			X	X
Replacement ATM/debit card at no fee			X	X
Replacement ATM/debit PIN at no fee			X	X
$5 credit for purchase of checks			X	
Verification of deposit at no fee				X
Statement photocopy at no fee				X
Four boxes of checks per year**				X

CRITERIA

For **ALL** levels of relationship checking, a Checking Account with Qualified Direct Deposit* is required.

For a **Presidential Checking** account, a combined average monthly share and loan balance of $500,000+ with at least $20,000 in deposits is required.

For a **Premier Checking** account, a combined average monthly share and loan balance of $250,000+ with at least $5,000 in deposits is required.

For a **Preferred Checking** account, a combined average monthly share and loan balance of $10,000+ with at least $1,000 in deposits is required.

For a **Basic Checking** account, a Checking Account with Qualified Direct Deposit* is required.

*Eligibility criteria for rewards level re-evaluated on a monthly basis. Rewards subject to change based on eligibility. Qualified Direct Deposit is a recurring direct deposit of a paycheck, pension, Social Security or other periodic payment of at least $500 into a checking or savings account on a month-to-month basis made by an outside organization or agency. **Basic checks only.