



Revised 9/2020

# Personal Checking Accounts

## FLEXIBLE CHECKING OPTIONS

Control your debit card at the touch of a button, monitor your accounts or access e-statements in secure online banking, enjoy round the clock debit card fraud monitoring, and all banking decisions that are made locally, right in the communities we serve!

## TO OPEN AN ACCOUNT

Schedule an Appointment:

888.532.4142

or

[woodlandsnationalbank.com](http://woodlandsnationalbank.com)



## SIMPLE CHECKING

- \$50.00 opening deposit required
- No minimum balance required
- Free Online Banking
- No check images
- \$3.00 statement fee if not enrolled in e-statements

## SELECT & SELECT PLUS CHECKING

### Select Checking\*

- \$50.00 opening deposit required
- No minimum balance requirements
- Free ATM/Debit card, ID theft protection, Online Banking with Bill Pay
- .25% Increase on CD interest rates
- .50% decrease in consumer loans rates
- Up to \$300.00 discount on mortgage origination fee

\*Requirements for Select Checking: Enroll in E-Statements (\$3.00 fee to receive them by mail), one direct deposit per statement cycle, minimum of 5 debit card transactions per statement cycle, and 10 paper checks permitted (.20 fee for each after) per statement cycle. If requirements are not met there is a \$5.00 service charge per statement cycle.

### Select Plus Checking^

- \$50.00 opening deposit required
- Free ATM/Debit card, ID theft protection, Online Banking with Bill Pay
- Tiered Interest Rate
- Minimum daily balance of \$1000.00
- .25% Increase on CD interest rates
- .50% decrease in consumer loans rates
- Up to \$300.00 discount on mortgage origination fee

^Requirements for Select Plus Checking: Enroll in E-Statements (\$3.00 fee to receive them by mail), one direct deposit per statement cycle, minimum of 5 debit card transactions per statement cycle, and 10 paper checks permitted (.20 fee for each after) per statement cycle. If requirements are not met there is a \$7.00 service charge per statement cycle.

## COMFORT CHECKING

- \$50.00 opening deposit required
- No minimum balance required
- Free Online Banking
- Check images with each statement provided
- \$3.00 statement fee if not enrolled in e-statements
- Primary account holder must be 55 years of age or older