



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



SIMPLE CHECKING

- \$50.00 opening deposit required
- No minimum balance required
- Free Online Banking
- No service charges
- 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
- No service charges
- 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