

PERSONAL ACCOUNTS

PERSONAL CHECKING

Initial Deposit - \$100.00

Interest - N/A

If the balance (1) falls below \$400 at any time during the statement cycle, your account will be charged a \$7.00 maintenance fee plus \$.25 per item paid.

DIRECT DEPOSIT

Initial Deposit - \$100.00

Interest - N/A

No monthly maintenance fee or per check fee when you have your payroll directly deposited into your checking account.

SENIOR CITIZENS CHECKING ACCOUNT (3)

Initial Deposit - \$100.00

Interest - N/A

No fees apply.

COLLEGE STUDENT

Initial Deposit - \$100.00

Interest - N/A

No monthly maintenance fee or per check fee when you show proof of College you are attending.

VOLUNTEER FIRE FIGHTER/EMT'S

Initial Deposit - \$100.00

Interest - N/A

No monthly maintenance fee or per check fee when you show membership card for the Unit of which you are a member.

NOW ACCOUNT (2)

Initial Deposit - \$1000.00

Interest (2)- Interest is compounded and paid monthly.

If the balance (1) falls below \$1000 at any time during the statement cycle, your account will be charged an \$8.00 maintenance fee plus \$.25 per item paid.

STATEMENT SAVINGS (2)

Initial Deposit - \$100.00

Interest (2)- Interest is compounded and paid monthly.

You may make 6 withdrawals per statement cycle. The first 3 are free. Withdrawals in excess of 3 are \$3.00 per withdrawal. If the balance (1) falls below \$100 at any time during the calendar month, your account will be charged a \$5.00 maintenance fee.

MINOR STATEMENT SAVINGS ACCOUNTS (2,4)

Initial Deposit - \$100.00

Interest (2)- Interest is compounded and paid monthly.

No fees apply. You are limited to 6 withdrawals per calendar month.

MONEY MARKET ACCOUNT (2)

Initial Deposit - \$1000.00

Interest (2)- Interest is compounded and paid monthly.

You may make 6 withdrawals per statement cycle, 3 of which may be made by check, draft or similar order payable to third parties. Withdrawals in excess of either limit will be charged \$8.00 per withdrawal. If the balance (1) falls below \$1,000 at any time during the statement cycle, your account will be charged a \$10.00 maintenance fee.

(1)Balance refers to the Ledger Balance in your account per bank records.

(2)Interest rates and annual percentage yields are subject to change.

For our current rates check our County First Bank Interest Rate Chart or call us during normal business hours. Fees or early withdrawal penalties may reduce the earnings on interest bearing accounts.

(3)Applies to senior citizen account holders of 59 years of age or older.

(4)Minor accounts apply to persons under 18 years of age.

County First Bank retains the right to change account types, service charges, fees and interest rates at any time without notice except for notice which may be required by law.

Effective 6/1/2005



MEMBER FDIC