Checking and Money Market Options

	GOLD DISCOVERY	GOLD PREMIUM	GOLD BENEFIT Available to clients 50 years of age and older	STUDENT CHECKING	GOLD RESERVE
FEATURES & BENEFITS	Debit Cards Online Banking Bill Pay E Alerts E Statements** Telephone Banking GVB Checks Unlimited Check Writing ATM Fees Reimbursed* 2nd Gold Discovery Checking Account with no monthly service charge	Debit Cards Online Banking Bill Pay E Alerts E Statements** Telephone Banking GVB Checks Unlimited Check Writing ATM Fees Reimbursed* Earns interest Bonus Rates on CD's Free Safe Deposit Box*** Free Cashier's Checks 2nd Gold Discovery or Gold Premium Checking Acct with no monthly service charge	Debit Cards Online Banking Bill Pay E Alerts E Statements** Telephone Banking GVB Checks Unlimited Check Writing ATM Fees Reimbursed* Earns interest	***My Money*** Account Debit Card Online Banking Bill Pay E Alerts E Statements** Gold Savings Account with no monthly service charge *Must be at least 14 years old. Parent or Guardian must sign on account is under 18.*	***Money Market Account*** Unlimited in-person Deposits and Cash Withdrawals**** GVB Checks Premium Interest Rates
MINUMUM OPENING BALANCE	$100	$100	$100	$100	$2,500
MONTHLY SERVICE CHARGE	$10	$15	$8	$10	$10
AVOID SERVICE CHARGE	$1,500 minimum daily balance or $5,000 combined daily balance	$2,500 minimum daily balance or $7,500 combined daily balance	$1,500 minimum daily balance or $5,000 combined daily balance	Enrolled in High School or College	$2,500 minimum daily balance
INTEREST	None	Variable Rates Compounded Daily Paid Monthly	Tiered Variable Rates Compounded Daily Paid Monthly	None	Tiered Premium Variable Rates Compounded Daily Paid Monthly
MINIMUM BALANCE TO EARN INTEREST	N/A	$2,500	$500	N/A	N/A

*Upon request, fees charged by another financial institution for using their ATM will be reimbursed up to $5 per transaction/withdrawal and up to 5 reimbursements per month.
** Paper Statements are $3.00/month *** Small box, based on availability **** A $5 fee will apply to each transaction in excess of 6 transfers or withdrawals by means of preauthorized, automatic or telephone transfer, check, debit card, point-of-sale or similar order to another account of yours or to a third party during any calendar month or statement cycle for at least four weeks.

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