



# Personal Checking Account Comparison

Personal	Carefree Checking	Hometown Hero	Interest Checking	Premier Interest Checking	Premier Money Market
<b>This account is ideal for you if:</b>	You want a simple account with no monthly maintenance fee and smart tools to manage your money.	Inland Bank will donate \$25 for each new Hometown Hero Checking account to customer's choice selected charities.	You want to earn interest on your funds and maintain a moderate account balance or relationship balance.	You want to earn premium interest on your funds and maintain a higher average balance or relationship balance.	You want a low-risk but flexible investment account that can respond to the rate environment.
<b>Minimum balance to open</b>	\$100	\$100	\$100	\$1,000	\$2,500
<b>Monthly Service Charge</b>	\$0.00	\$0.00	\$10	\$10	\$25
<b>Minimum balance to avoid service charge</b>	N/A	N/A	\$500 Average Daily Balance OR \$5,000 Average Daily Balance in combined related deposit accounts	\$1,000 Average Daily Balance	\$2,500
<b>Number of checks allowed per month</b>	Unlimited	Unlimited	Unlimited	Unlimited	Six debits, 6 can be checks: \$25 fee for each check over 6
<b>Earns Interest</b>	No	No	Yes <sup>1</sup>	Yes <sup>1</sup>	Yes <sup>1</sup>
<b>Interest Compounding / Posting Frequency</b>	N/A	N/A	Monthly	Monthly	Monthly
<b>Minimum Balance To Earn Interest</b>	N/A	N/A	\$0.01	\$1,000	\$2,500
<b>Monthly service charge for optional check imaging</b>	N/A	N/A	\$2.00	\$2.00	N/A
<b>Account Comes With</b>	<ul style="list-style-type: none"> <li>One complimentary variety pack of personalized checks at account opening</li> <li>Visa® Debit Card</li> <li>STAR® ATM access<sup>2</sup></li> <li>Online/Mobile Banking and Bill Pay</li> <li>eStatements</li> <li>UChoose® Rewards Program eligible</li> </ul>	<ul style="list-style-type: none"> <li>One complimentary box of blue high security checks featuring the military branch of service at account opening</li> <li>Visa® Debit Card</li> <li>STAR® ATM access<sup>2</sup></li> <li>Online/Mobile Banking and Bill Pay</li> <li>eStatements</li> <li>UChoose® Rewards Program eligible</li> </ul>	<ul style="list-style-type: none"> <li>One complimentary variety pack of personalized checks at account opening</li> <li>Visa® Debit Card</li> <li>STAR® ATM access<sup>2</sup></li> <li>Online/Mobile Banking and Bill Pay</li> <li>eStatements</li> </ul>	<ul style="list-style-type: none"> <li>One complimentary variety pack of personalized checks at account opening</li> <li>Visa® Debit Card</li> <li>STAR® ATM access<sup>2</sup></li> <li>Online/Mobile Banking and Bill Pay</li> <li>eStatements</li> </ul>	<ul style="list-style-type: none"> <li>One complimentary variety pack of personalized checks at account opening</li> <li>Online/Mobile Banking and Bill Pay</li> <li>eStatements</li> </ul>

1 - Refer to the deposit rate sheet for current rates, tiers and terms. 2 - A Surcharge Fee may be charged at ATM terminals not owned and operated by Inland Bank and ATM terminals not participating in the STARs® or Allpoint® Surcharge Free networks. Using an ATM that is not in the STAR® network may result in both the Bank charging an Out of Network Fee and the ATM Owner charging a Surcharge Fee. Please refer to the fee schedule for other related costs, such as replacement cards and rush orders. The Inland name and logo are registered trademarks being used under license.