

## CONSUMER CHECKING ACCOUNT GUIDE

Accounts and Features	Carver Cash Access Checking	Carver Smart Checking	Carver Growth Checking	Money Market	Premier Money Market
Account Description	A great account for customers with basic banking needs who are able to have direct deposit or maintain a \$500 balance in their accounts at all times.	For customers looking to pay bills, have easy access to their money and enjoy the benefits and ease of mobile banking.	This account offers customers premium benefits, and the ability to earn interest on higher balances maintained in their checking accounts. As part of the special account, customers have access to mobile banking and other free services.	Carver's Money Market account offers customers a tiered interest rate so as your balance increases, so can your interest rate. The Money Market account is designed for income, stability, and convenient access to your money.	Carver's Premier Money Market account offers customers exclusive rates to help you save for long-term goals. Starting a Premier Money Market account with Carver will help provide access to financially support key life events such as career transitions, education, buying a new home, or entering retirement.
Minimum Amount To Open	\$25	\$100	\$250	\$250	\$25,000
Monthly Fee	\$10	\$15	\$25	\$9	\$25
Average Monthly Balance	\$500	\$750	\$1,500	\$2,500	\$25,000
Monthly Fee Waived	\$5 monthly service fee waived with: <ul style="list-style-type: none"> <li>• An average monthly balance of \$500, or</li> <li>• \$500 in total Direct Deposits, per month</li> </ul>	\$15 monthly service fee waived with: <ul style="list-style-type: none"> <li>• An average monthly balance of \$750, or</li> <li>• \$750 in total Direct Deposit, per month, or</li> <li>• 10 Debit/ATM card purchases per month</li> </ul>	\$25 monthly service fee waived with: <ul style="list-style-type: none"> <li>• An average monthly balance of \$1,500, or</li> <li>• \$1,500 in total Direct Deposits, per month</li> </ul>	\$9 monthly service fee waived with: <ul style="list-style-type: none"> <li>• Average daily balance of \$2,500 is maintained.</li> </ul>	\$25 monthly service fee waived with: <ul style="list-style-type: none"> <li>• Combined average daily balance of \$25,000 is maintained.</li> </ul>

### VALUE PACKAGES

Free Carver ATM Card	✓	✓	✓		
Free eStatements	✓	✓	✓		
Free Online Banking	✓	✓	✓		
Free Carver Teller's Checks			✓		
Free Personal Money Orders			✓		
Mobile Banking	✓	✓	✓		
Carver Popmoney®	✓	✓	✓		
1 box of standard Carver checks per year			✓		
Tiered Interest On Checking			✓		
Remote Deposit Capture By SmartPhone or IPAD		✓	✓		
\$10 Refund Non-Carver ATM's, Per Month			✓		
Allpoint Network (55,000 surcharge-free ATM's)					
Transaction Limits (6 per statement period)				✓	✓
Fees waived when linked to Relationship Savings Account		✓	✓		

### ACCOUNT REQUIREMENTS

Must Be 18 Years of Age, or Older	✓	✓	✓		
Registered Student (18 -24)	✓				
Service Charge (\$15) if Account Closed within 6 months of opening	✓	✓	✓		