

**Personal Checking Accounts
DENISON STATE BANK**

	<i>Basic</i>	<i>Beyond</i>
<i>Designed for:</i>	Account holders who want a basic performing transaction account with no balance requirement.	Account holders who want to earn interest, maintain an average daily balance, and receive discounted bank services.
<i>Amount needed to open:</i>	\$50 to open. A service charge fee of \$10 will apply if the account is closed within 30 days of opening.	\$100 to open. A service charge fee of \$10 will apply if the account is closed within 30 days of opening.
<i>Interest bearing:</i>	No	Yes, currently paying 0.10% Annual Percentage Yield (APY.) Interest is paid only if the account maintains an average daily balance of \$1,000 during the statement cycle.
<i>Monthly maintenance fee:</i>	\$2.00 fee will apply if all account owners are age 59 or below that receive mailed paper statements. If any account owner is age 60 or above, no fee will be charged. No maintenance fee will be charged if the account owner opts-in for online statements, regardless of age.	\$5.00 fee (\$3.00 if opt-in to online statements) will be charged every statement cycle if the average daily balance falls below \$1,000 during the cycle.
<i>Check writing and debits:</i>	No fee and unlimited.	No fee and unlimited.
<i>Overdraft Privilege, if assigned:</i>	\$700. The Paid Item Fee of \$25 is charged per overdrawn item.	\$700. The Paid Item Fee of \$25 is charged per overdrawn item.
<i>Overdraft Privilege, not assigned:</i>	If Overdraft Privilege is not assigned to the account, in the event of a negative daily ending balance, it will be a bank decision to honor and pay the item and charge the Paid Item fee, or return the item unpaid and charge the Return Item fee.	If Overdraft Privilege is not assigned to the account, in the event of a negative daily ending balance, it will be a bank decision to honor and pay the item and charge the Paid Item fee, or return the item unpaid and charge the Return Item fee.
<i>Bill Pay:</i>	No fee, unlimited usage.	No fee, unlimited usage.

	Basic	Beyond
Visa Debit Card:	No fee for issuance or usage for debit purchases or at DSB ATMs for withdrawals.	No fee for issuance or usage for debit purchases or at DSB ATMs for withdrawals. In addition, if card is used at a non-DSB ATM, DSB will credit back any accumulated \$1.00 non-DSB fees at the end of the statement cycle. (The non-DSB ATM owner/operator may still charge your account its own fee at the time of withdrawal, as disclosed on the ATM screen.)
Images of cleared checks and paper deposit tickets:	Provided in the statement only if a) account is coded for online statement and/or b) account holder(s) is age 60 and over, regardless if statement is mailed or online. If neither of these, the mailed paper statement contains no images. Individual images for past 24 months are available to any checking account holder using DSBconnect digital banking.	Provided in both mailed and online statements, regardless of age of account holder(s). Individual images from the past 24 months are available to any checking account holder using DSBconnect digital banking.
Monthly statement delivery:	At account opening, the default setting is mailed statement. Account holder can opt-in in their DSBconnect login to have online statements posted within their login and no longer mailed. Some accounts opened prior to 2019 may still have statements posted at the bank's secure messaging site www.csiesafe.com .	At account opening, the default setting is mailed statement. Account holder can opt-in in their DSBconnect login to have online statements posted within their login and no longer mailed. Some accounts opened prior to 2019 may still have statements posted at the bank's secure messaging site www.csiesafe.com .
FDIC coverage:	Regular FDIC coverage applies.	Regular FDIC coverage applies.
Other free or discounted services:	Text alerts	Beyond checks ordered through the bank's contracted provider company Harland Clarke can be purchased at a 50% discount. Free notary service, free money orders, free photocopies, free annual rental on safe deposit box up to 3 x 10 in size (larger box sizes are half price), text alerts.

