

Checking Accounts

All First City Bank checking accounts offer the following great features!

- ✓ Unlimited Check Writing ✓ Online Banking with Bill Pay
- ✓ Mobile Banking with Mobile Deposit ✓ Eligible for Relationship Savings Account
- ✓ First City Bank Visa ® Debit Card ✓ CardValet™

Additional Features	City Club Relationship Banking	City Life Banking	City Checking
Refund Service Charge by:	Maintaining a \$5,000 minimum daily balance ¹ OR Maintaining \$20,000 in combined previous month average balances in other First City Bank personal checking, savings, or certificate of deposit accounts (excluding IRA's)	eStatements and one or more of the following: Maintaining \$1,500 minimum daily balance ³ OR 10 debit card POS purchases ⁴ totaling at least \$200 OR 1 direct deposit ^{4,5} or mobile deposit ² of at least \$500 OR 4 First City Bank online bill payments ⁴	N/A
ATM Service Fees Refunded	Up to \$15 in ATM service fees/ATM service charges refunded ² if one of the above refund requirements are met	Up to \$15 in ATM service fees/charges refunded ² if one of the above refund requirements are met	N/A
Earns Interest - Rates	✓		
IDProtect™ for you and your family⁶ Cellular Telephone Protection⁷ Discounted Gas and Gift Cards	✓		
Statement Options	eStatements with check images ⁸	eStatements ⁸	eStatements ⁸
Service Charge	\$15	\$10	\$5

¹ Balance must not fall below \$5,000 any day of the monthly statement cycle

² Per monthly statement cycle

³ Balance must not fall below \$1,500 any day of the monthly statement cycle

⁴ Posted to your account during the monthly statement cycle

⁵ ACH direct deposit through a third party service provider (such as a recurring payroll or government benefit deposit)

⁶ Family includes: Spouse, persons qualifying as a domestic partner under the provisions of any applicable federal, state or local law, children under 25 years of age and parent of such natural persons who are residents of the same household.

⁷ Refer to Guide To Benefit for complete details of coverage.

⁸ Paper statement available for a small fee

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