

ACCOUNT NAME >>	E-PERSONAL CHECKING	PERSONAL CHECKING	PREMIUM CHECKING	STERLING CHECKING (62+)	HSA ACCOUNT	PERSONAL SAVINGS	PERSONAL PREFERRED MONEY MARKET	VERISMART CHECKING
Minimum to Open	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$25
Interest Tiers by Balance	N/A	N/A	\$5,000 - \$24,999.99 \$25,000 - \$99,999.99 \$100,000 and over	Tiered rates do not apply. Same rate for balances \$0.01 and over.	Tiered rates do not apply. Same rate for balances \$0.01 and over.	\$0 - \$19,999.99 \$20,000 - \$49,999.99 \$50,000 and over	\$2,500 - \$49,999.99 \$50,000 - \$249,999.99 \$250,000 - \$499,999.99 \$500,000 - \$1,499,999.99 \$1,500,000 and over	N/A
Minimum Balance to Earn Interest (paid each statement cycle)	N/A	N/A	\$5,000	\$0.01	\$0.01	\$0.01	\$2,500	N/A
To Avoid Service Charge	Monthly Direct Deposit or Student <25 years of age	\$1,000 average daily balances	\$5,000 average daily balances	N/A	N/A	\$300 average daily balance during quarter	\$10,000 minimum daily balance	Monthly direct deposit or one or more ACH deposits.
Service Charge	\$10	\$10	\$10	None	N/A (One-time \$25 set up fee)	\$6 per quarter	\$15 per month	\$5
Transaction Limits	None	None	None	None	None	None	None	None
Auto-Refunds for Out of Network ATMs* (other banks' sur-charges)	N/A	\$10 per statement cycle	\$20 per statement cycle	N/A	N/A	N/A	N/A	N/A
Out of Network ATM Transaction Fee*	\$3	\$3	\$3 (first three no charge per statement cycle; \$3 thereafter)	\$3	\$3	\$3	\$3	\$3
Statements	E-Statement Required	Paper or E-Statement	Paper or E-Statement	Paper or E-Statement	Paper or E-Statement	Paper or E-Statement	Paper or E-Statement	E-Statement Required
Check Images	Not Available	Images in Statements	Images in Statements	Images in Statements	Images in Statements	Not Available	Images in Statements	Not Available

\*These do not apply when using the Allpoint network, visit [veritexbank.com/allpoint-atm-locations](http://veritexbank.com/allpoint-atm-locations) for the Allpoint ATM nearest you.

