

CHECKING ACCOUNTS

	Liberty Checking	Century Checking	Legacy Checking	Heritage Checking
<i>We have an account designed just for you.</i>	Enjoy the freedom of banking with no minimum balances and no monthly service fees.	Get the most out of your banking when you combine your checking account with free additional services.	Experience relationship banking as well as earned interest on your checking account balances	Our customers 55 and older will benefit from an interest bearing checking account that has no minimum balances, no monthly service fees, and a variety of additional services.
Minimum Daily Balance	\$0	\$500 or monthly automatic transfer to your HLSB Savings Account	\$10,000 relationship balance	\$0
Monthly Service Fee (if requirements are not met)	None	\$10	\$12	None
Interest Bearing	No	No	Yes	Yes
Minimum daily balance to earn interest	N/A	N/A	\$500	\$500
HLSB Debit Card	Free for the first year	Free for the first year	Free	Free
Online Banking	<ul style="list-style-type: none"> • Free with eStatements • Free Bill Pay* 	<ul style="list-style-type: none"> • Free with eStatements • Free Bill Pay* 	<ul style="list-style-type: none"> • Free with eStatements • Free Bill Pay* 	<ul style="list-style-type: none"> • Free • Free Bill Pay*
Additional Services	Unlimited Check Writing	<ul style="list-style-type: none"> • Unlimited Check Writing • First Box of Checks Free 	<ul style="list-style-type: none"> • Unlimited Check Writing • First Box of Checks Free • Qualifies for Legacy CD 	<ul style="list-style-type: none"> • Unlimited Check Writing • Free Bank Stock Checks

* If you enroll in the optional Bill Pay service and you make less than 3 payments per month, a \$5 inactivity fee will be assessed