



	MY CHOICE	PREFERRED	GOLD (55 & OLDER)
Minimum Opening Deposit	\$25	\$250	\$100
Monthly Service Fee	\$8	\$20	\$20
Balance to Avoid Monthly Service Fee	<ul style="list-style-type: none"> Monthly average collected balance of \$3,000. 	<ul style="list-style-type: none"> Daily collected balance of \$3,000; or, Monthly average collected balance of \$7,500; or, Combined monthly average collected personal account balances over \$10,000¹. 	<ul style="list-style-type: none"> Daily collected balance of \$1,500; or, Monthly average collected balance of \$3,000; or, Combined monthly average collected personal account balances over \$10,000¹.
Others Ways to Reduce Monthly Fee	<ul style="list-style-type: none"> \$2 cash-back for E-Statements; \$3 cash-back with a monthly direct deposit (min. \$100); \$3 cash-back with a minimum of 15 point-of-sale (POS) debit card purchases during each statement cycle². 	None	None
Cash Back	After completing 15 POS debit card purchases, receive \$.05 cash-back for each POS debit card purchase thereafter, with no limit ³ .	Receive \$.05 cash-back for each POS debit card purchase, with no limit ⁴ .	Receive \$.05 cash-back for each POS debit card purchase, with no limit ⁴ .
Interest Bearing	No	Yes ⁵	Yes ⁶
Checks	No	Personalized checks (2 boxes per year), Cashiers' Checks, and Stop Payments.	Personalized checks (2 boxes per year), Cashiers' Checks, and Stop Payments.

(1) A service fee of \$20 will be imposed every statement cycle unless you maintain one of the following: a minimum daily collected balance of \$3,000 (Preferred Account) or \$1,500 (Gold Account) within the statement cycle. The daily collected balance is obtained by taking the closing balance for the day, not including uncollected funds; or, a minimum monthly average collected balance within the statement cycle is \$7,500 (Preferred Account) or \$3,000 (Gold Account). The monthly average collected balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period; or, a combined monthly average collected personal balance is greater than \$10,000 (Preferred and Gold Account) for the statement cycle. For each statement cycle, the following balances are added together to determine the combined balance: The average monthly collected balance in the Preferred account and in each personal checking or savings account; and the current balance in each personal CD and IRA as of the end of the Preferred account statement cycle. To be eligible for combined balance computation, the primary (person listed first on the account) owner of the Preferred or Gold account must be the primary or joint owner of the related deposit accounts.

(2) Cash-back for E-Statement enrollment, direct deposit, and 15 POS debit card purchases only apply when a monthly service fee is assessed to the account during a statement cycle. ATM transactions and recurring POS transactions are not included. (3) After completing 15 POS debit card purchases during each statement cycle, receive \$.05 cash-back for each POS debit card purchase thereafter, with no limit. POS purchases include those made using a WestStar Bank debit card either in person, online, or by telephone. ATM transactions and recurring POS transactions are not included. "Use" is determined by the posting date of the POS purchase. POS purchases made on Saturday or Sunday will generally post on the following business day, or later in some instances.

(4) During each statement cycle, receive \$.05 cash-back for each POS debit card purchase, with no limit. POS purchases include those made using a WestStar Bank debit card either in person, online, or by telephone. ATM transactions and recurring POS transactions are not included. "Use" is determined by the posting date of the POS purchase. POS purchases made on Saturday or Sunday will generally post on the following business day, or later in some instances.

(5) If the daily collected balance is \$3,000 or over, the account will automatically earn interest for that day. Rates vary depending on tiered balances.

(6) If the daily collected balance is \$1,500 or over, the account will automatically earn interest for that day. Rates vary depending on tiered balances.

There will be a \$25.00 fee for accounts closed within 90 days of opening. Fees may be subject to state and local taxes, which vary by location.

Deposit and loan products offered through WestStar Bank, Member FDIC.