

DEPOSIT ACCOUNTS	Waterford Classic Checking	Waterford Elite Checking	Waterford Classic Savings **	Waterford Premier Money Market **	Waterford Premier Plus Money Market ¹ **
Product Description	Basic checking with unlimited check writing.	High yielding interest bearing checking account.	Basic savings account. Limited to 6 withdrawals per month**	High yielding Money Market account with limited check writing. Limited to 6 withdrawals per month**	High yielding Money Market account with limited check writing. Must have Waterford Bank checking Account to qualify. Limited to 6 withdrawals per month**
Available at No Monthly Service Fee with Minimum Account balance	Yes, \$1,500 avg. daily ledger balance in checking or combined total deposit relationship of \$7,500.	Yes, \$3,500 avg. daily ledger balance in checking or combined total deposit relationship of \$25,000.	Yes, No minimum balance requirements	Yes, No minimum balance requirements	Yes, No minimum balance requirements
Monthly Service Fee	\$10.00	\$19.00	\$0.00	\$0.00	\$0.00
Pays Interest	No	Yes, variable interest compounded and credited monthly on the daily collected balance.	Yes, variable interest compounded and credited quarterly on the daily collected balance.	Yes, variable interest compounded and credited monthly on the daily collected balance.	Yes, variable interest compounded and credited monthly on the daily collected balance.
Check Access	Yes	Yes	N/A	Limited to 6 checks per month**	Limited to 6 checks per month**
Debit Card/ATM Access	Yes, fees waived up to \$30 or 10 transactions (whichever occurs first) per card per statement cycle plus unlimited debit card transactions.	Yes, fees waived up to \$30 or 10 transactions (whichever occurs first) per card per statement cycle plus unlimited debit card transactions.	N/A	N/A	N/A
Free Checks	Initial order of standard Waterford checks. If non-standard bank will discount \$4.00 for first order. All reorders at regular price.	Standard Waterford checks free for all orders. If non-standard we discount \$4.00 on all orders.	N/A	Initial order of standard Waterford checks free.	Initial order of standard Waterford checks free.
Check Safekeeping	Yes	Yes	N/A	Yes	Yes
Images	Available online	Available online	N/A	Available online	Available online
Electronic Statements	Yes	Yes	Yes, if combined with checking	Yes	Yes
Overdraft Protection Available	Yes	Yes	N/A	Yes	Yes
Online Bill Pay Available	Yes	Yes	No	Yes	Yes
Online & Mobile Banking Available	Yes	Yes	Yes	Yes	Yes

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¹ Must also have a Classic or Elite checking account to qualify. The Classic or Elite Checking Account must have 15 transactions or \$5000 in deposits every month to maintain higher interest rate on Premier Plus Money Market.
 ** Federal Regulation D limits the number of checks, preauthorized, automatic, telephone, electronic (including ACH), online, and other transfers and withdrawals not made in person or by ATM to 6 per month.