



Personal Checking Accounts at a Glance

Product	Minimum Opening Deposit	"Anywhere" ATM Transactions	Monthly Service Charge	Minimum Balance to Avoid Service Charge		Additional Information
				Deposit Balances	Loan Balances	
Horizon Basic	\$50	2	None	N/A	N/A	<ul style="list-style-type: none"> • \$2.00 per month statement fee waived with electronic statement delivery
Horizon Silver Interest	\$50	5	\$6	\$1,000	\$15,000	<ul style="list-style-type: none"> • 25% discount on check orders placed through the bank
Horizon Platinum Interest	\$50	10	\$15	\$15,000	\$25,000	<ul style="list-style-type: none"> • Free Custom Platinum Checks • Interest rate incentives on certificates
Horizon Gold 55 Interest	\$50	10	\$10	\$10,000	\$25,000	<ul style="list-style-type: none"> • Free Gold 55 Custom Checks • Interest rate incentives on certificates • Free 3x5 Safe Deposit Box

Additional terms and conditions will be provided at account opening.

"Anywhere" ATM transactions are transactions made at any ATM where New Horizon Bank waives its service charge for using another bank's ATM and refunds the ATM owner's surcharge. Surcharge waivers will be credited to your account immediately following the ATM withdrawal.

