

ACCOUNT TYPE*	STUDENTEDGE CHECKING	KASASA CASH CHECKING	KASASA CASH BACK CHECKING	SPENCER CHECKING	SPENCER GOLD CHECKING	SPENCER PLATINUM CHECKING
MINIMUM TO OPEN	\$25	\$100	\$100	\$100	\$100	\$100
CHECKS	Charge	Charge	Charge	Charge	Free	Charge
INTEREST	None	Tiered Interest Rates	None	None	Minimum Daily Balances Over \$100	Tiered Rates for Minimum Daily Balances Over \$2,500
MONTHLY SERVICE CHARGE	None	None	None	\$5 (Minimum Daily Balance of \$300 or Monthly Direct Deposit to Avoid Charge)	None	\$15 (Minimum Daily Balance of \$2,500 to Avoid Charge)
TRANSACTION LIMITS	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
VALUE ADDED BENEFITS	Free Spencer Online Free Bill Pay Free ATM/VISA® Check Card ATM Rebates (Monthly Limit of \$8) eStatements	Free Spencer Online Free Bill Pay Free ATM/VISA® Check Card ATM Rebates (Monthly Limit of \$25) eStatements Premium APY on Balances up to \$25,000	Free Spencer Online Free Bill Pay Free ATM/VISA® Check Card ATM Rebates (Monthly Limit of \$25) eStatements Cash Back on Debit Card Purchases (Monthly Limit of \$10)	Free Spencer Online Free Bill Pay Free ATM/VISA® Check Card eStatements	Free Spencer Online Free Bill Pay Free ATM/VISA® Check Card eStatements Safe Deposit Discount (10%) Premium APY on CD's (.10%)	Free Spencer Online Free Bill Pay Free ATM/VISA® Check Card ATM Rebates (Monthly Limit of \$16) eStatements Safe Deposit Discount (25%) Premium APY on CD's (.25%) Loan Discount (\$100 One Time Fee Waiver)

*Specific Account Details: APY = Annual Percentage Yield. Customer must be 17-23 years of age to qualify for a StudentEdge Checking Account and ATM fee refunds are limited to \$8 per month. For Spencer Gold Accounts, customer must be 55+ years of age to qualify and customer will be charged for the delivery of checks. For Platinum Checking customers, ATM fee refunds are limited to \$16 per month from non-Spencer ATM machines. Kasasa Cash Back Monthly Qualification Cycle Requirements: ATM fee refunds are limited to \$25 per month from non-Spencer ATM machines. To earn cash back and ATM fee refunds, per statement cycle you must: Conduct 12 debit card transactions, have one direct deposit or one automatic ACH debit, establish and maintain a Spencer Online Banking relationship and elect to receive your monthly account statement electronically via Online Banking. Kasasa Cash Monthly Qualification Cycle Requirements: ATM fee refunds are limited to \$25 per month from non-Spencer ATM machines. To earn high yield interest rate and ATM fee refunds, per statement cycle you must: Conduct at least 12 debit card purchases which post and clear your account within one statement cycle, have one direct deposit or one automatic ACH debit, establish and maintain a Spencer Online Banking relationship and elect to receive your monthly account statements electronically via Online Banking. Kasasa Cash and Kasasa Cash Back are trademarks of Kasasa, Ltd., registered in the U.S.A. ATM rebates, discounts and Premium APYs must be initiated by customer. Premium APYs are not available on promotional CDs, IRAs or variable rate products. Available to individuals living or working in New Jersey.