

GRANITE CLUB CHECKING

Rate Information: This account is a non-interest-bearing account.

Balance Information: An average monthly balance of \$500.00 is required.

Limitations: Age limitation of 55 plus to open account, and a minimum deposit of \$500.00 to open this account.

Account Fees: The following fee applies to this account: A service fee will be applied if the average monthly balance requirement is not met on the Granite Club Checking account (\$8.00 per month if the balance falls below \$500.00 during the statement cycle).