

Everyday Busy Accounts

Features + Fee Summary Information

At The St. Henry Bank, we want to help you understand the basics of your Everyday Busy Accounts. Please read all fee information and details concerning your account.



Everyday Busy Account		Previously known as Performance + Pass/Plus Checking + Silver accounts
Minimum Deposit To Open	\$50.00	
Monthly Maintenance Fees*	Yes	No monthly fee unless balance falls below \$900.00 <i>Average Monthly Balance</i> \$0 - \$200.00 <i>Charge</i> \$201.00 - \$500.00 \$5.00 \$501.00 - \$700.00 \$4.00 \$701.00 - \$900.00 \$3.00 Over \$900.00 \$2.00 No charge
	Avoid monthly fees by maintaining a balance of \$1,500.00 in your Passbook Savings Account.	
Check Writing	Unlimited	
Interest Bearing Account	No Consider our Everyday Interest Account for interest benefits.	
ATM Fees	\$0.00	ATM fees apply at partnership networks only.
	\$2.00	per transaction at non-partnership network ATMs.
MONEYMASTER® Debit Card	Yes	
Bill Pay	\$4.95 Avoid monthly fee by paying 1 bill a month	
Online Banking	Yes E-Statements available with online banking enrollment.	
Direct Deposit	Yes	

Everyday Interest Account		Previously known as NOW
Minimum Deposit To Open	\$1,500.00	
Monthly Maintenance Fees	\$6.00	No monthly fee unless balance falls below \$1,500.00
Check Writing	Unlimited	
Interest Bearing Account	Yes \$1,500.00 - \$2,999.00: 0.10% APY	
ATM Fees	\$0.00	ATM fees apply at partnership networks only.
	\$2.00	per transaction at non-partnership network ATMs.
MONEYMASTER® Debit Card	Yes	
Bill Pay	\$4.95 Avoid monthly fee by paying 1 bill a month	
Online Banking	Yes E-Statements available with online banking enrollment.	
Direct Deposit	Yes	

Everyday Interest Plus Account		Previously known as Super NOW
Minimum Deposit To Open	\$3,000.00	
Monthly Maintenance Fees	\$6.00	No monthly fee unless balance falls below \$1,500.00
Check Writing	Unlimited	
Interest Bearing Account	Yes \$3,000.00 and up: 0.15% APY	
ATM Fees	\$0.00	ATM fees apply at partnership networks only.
	\$2.00	per transaction at non-partnership network ATMs.
MONEYMASTER® Debit Card	Yes	
Bill Pay	\$4.95 Avoid monthly fee by paying 1 bill a month	
Online Banking	Yes E-Statements available with online banking enrollment.	
Direct Deposit	Yes	

Everyday Busy Accounts

Features + Fee Summary Information



Student Account

Minimum Deposit To Open	\$50.00	
Monthly Maintenance Fees	No	No monthly maintenance fees. At the age of 24 years, this account will be upgraded to an Everyday Busy Account .
Interest Bearings Account	No	Consider our Everyday Interest Account for interest benefits.
ATM Fees	\$0.00	ATM fees apply at partnership networks only.
	\$2.00	per transaction at non-partnership network ATMs.
MONEYMASTER® Debit Card	Yes	
Bill Pay	\$4.95	Avoid monthly fee by paying 1 bill a month
Online Banking	Yes	E-Statements available with online banking enrollment.
Direct Deposit	Yes	

Silver Account

Minimum Deposit To Open	\$50.00	
Monthly Maintenance Fees	No	No monthly maintenance fees. Eligibility limit is 65 years of age or older.
Interest Bearings Account	No	Consider our Everyday Interest Account for interest benefits.
ATM Fees	\$0.00	ATM fees apply at partnership networks only.
	\$2.00	per transaction at non-partnership network ATMs.
MONEYMASTER® Debit Card	Yes	
Bill Pay	\$4.95	Avoid monthly fee by paying 1 bill a month
Online Banking	Yes	E-Statements available with online banking enrollment.
Direct Deposit	Yes	

Other Fees

Check Printing	Starting price: \$23.00 per 150/box (personal)
	Starting price: \$60.00 per 300/box (business)
Money Orders	\$1.50
Cashier's Check	\$1.50
Deposited Checks (+ other items) Returned Unpaid	\$9.00
Overdraft (each debit or check unpaid)	\$18.00
Account Research	\$10.00 per hour
Special Statement Cutoff	\$3.50
Account Balancing Assistance	\$10.00 per hour
Stop Payments (all items)	\$7.50
Stop Payments (checks)	\$7.50
Stop Payments (ACH payments)	\$7.50
Photocopies	\$0.25
Wire Transfers <i>Incoming</i>	\$10.00
Wire Transfers <i>Outgoing</i>	\$20.00
Foreign Wire Transfers	\$75.00
Safe Deposit Box	Call for box sizes and availability.
Indemnity Bond	\$25.00

Everyday Savings Accounts

Features + Fee Summary Information



Advantage Account Previously known as Money Market Plus + SHB Century Club

Minimum Deposit To Open	\$3,000.00 \$10,000.00	
Monthly Maintenance Fees	\$6.00	No monthly fee unless balance falls below \$3,000.00
Pre-Authorized Transfers	6 transfers per statement cycle	If you exceed this limit, there will be a service charge of \$2.00 per transfer over 6. <i>Visit one of our three locations for cash withdrawals or transfers from this account to another account can be done as many times as you want with no service charge.</i>
Interest Bearing Account	Yes	\$3,000.00 - \$9,999.00: 0.20% APY \$10,000.00 and up: 0.25% APY
ATM Fees	\$0.00 \$2.00	ATM fees apply at partnership networks only. per transaction at non-partnership network ATMs.
Online Banking	Yes	E-Statements available with online banking enrollment.
Direct Deposit	Yes	
Safe Deposit Box		Call for current pricing and availability.

Regular Savings Accounts

The Passbook		
Deposit To Open + Min Balance	\$50.00	
Monthly Maintenance Fees	No	
Transaction Charge	No	
Interest Rate	0.15%	Interest will be paid semiannually
Annual % Yield	0.15%	
Online Banking	Yes	
The Christmas Club		
Deposit To Open + Min Balance	\$50.00	
Monthly Maintenance Fees	No	Checks will be distributed on October 15
Interest Rate	0.10%	
Annual % Yield	0.10%	
Online Banking	Yes	
The Vacation Club		
Deposit To Open + Min Balance	\$50.00	
Monthly Maintenance Fees	No	Checks will be distributed on April 15
Interest Rate	0.10%	
Annual % Yield	0.10%	
Online Banking	Yes	

Health Savings Account

Deposit To Open + Min Balance	\$0.00	
Monthly Maintenance Fees	No	
Online Banking	Yes	
Annual % Yield	0.15%	Interest will be paid monthly on balances greater than \$500.00

Everyday Investments

Rate + Fee Summary Information



IRA Accounts

Traditional IRA

The Traditional IRA allows you to contribute up to \$5,500.00/year if you have earned income up to \$6,500.00/year, if over the age of 50.

Deposits you make may be deducted on your taxes. All earnings on your IRA are tax deferred until you make withdrawals from the account.

This IRA account allows you to rollover a pension plan after retirement or change of job.

Roth IRA

The Roth IRA is a nondeductible, tax free withdrawal account (required five-year holding period before making withdrawals).

All earnings on this account are tax free.

You can contribute up to \$5,500.00/year into this account or \$6,500.00/year, if over the age of 50.

Simplified Employee Pension Plan (SEP)

The SEP account is for corporation, partnership, or sole proprietorship.

A SEP Plan benefits both the employer sponsoring the plan and the employees who share in the plan's contributions.

The SEP is tax deductible for the employer.

Coverdell Education (CESA)

A nondeductible, tax free withdrawal, account for a child's higher education expenses.

All earnings on the CESA are tax free when used for educational expenses.

You can contribute up to \$2,000.00/year for your own child, grandchild, niece or nephew - any child under the age of 18.

You do not have to have earned income to contribute.

Certificates of Deposit

Term	Min. Deposit	Annual % Yield	Interest Rate
Special - 10 Mon.	\$5,000.00	0.20%	0.20%
Special - 21 Mon.	\$5,000.00	0.35%	0.35%
Special - 31 Mon.	\$5,000.00	1.85%	1.85%
32-90 Days	\$1,000.00	0.05%	0.05%
91-181 Days	\$1,000.00	0.05%	0.05%
6-11 Mon.	\$1,000.00	0.10%	0.10%
12-17 Mon.	\$1,000.00	0.20%	0.20%
18-29 Mon.	\$1,000.00	0.25%	0.25%
30-36 Mon.	\$1,000.00	0.45%	0.45%
37-48 Mon.	\$1,000.00	0.70%	0.70%
49-60 Mon.	\$1,000.00	1.00%	1.00%

Certificates of Deposit offer a fixed interest rate for a set period of time. Federal regulations on CDs require a substantial penalty for early withdrawal.

Everyday Business Accounts

Features + Fee Summary Information



The St. Henry Bank wants you to understand the basic terms of your Everyday Business Accounts. Please read all fee information and details concerning your account.

Everyday Business Account

Minimum Deposit To Open	\$100.00											
Monthly Maintenance Fees*	Yes	No monthly fee unless balance falls below \$900.00 <table border="0"> <tr> <td><i>Average Monthly Balance</i></td> <td><i>Charge</i></td> </tr> <tr> <td>\$0 - \$200.00</td> <td>\$5.00</td> </tr> <tr> <td>\$201.00 - \$500.00</td> <td>\$4.00</td> </tr> <tr> <td>\$701.00 - \$900.00</td> <td>\$3.00</td> </tr> <tr> <td>Over \$900.00</td> <td>No charge</td> </tr> </table>	<i>Average Monthly Balance</i>	<i>Charge</i>	\$0 - \$200.00	\$5.00	\$201.00 - \$500.00	\$4.00	\$701.00 - \$900.00	\$3.00	Over \$900.00	No charge
<i>Average Monthly Balance</i>	<i>Charge</i>											
\$0 - \$200.00	\$5.00											
\$201.00 - \$500.00	\$4.00											
\$701.00 - \$900.00	\$3.00											
Over \$900.00	No charge											
Interest Bearing Account	No	Consider our Business Interest Account for interest benefits.										
ATM Fees	\$0.00	ATM fees apply at partnership networks only.										
	\$2.00	per transaction at non-partnership network ATMs.										
MONEYMASTER® Debit Card	Yes											
Bill Pay	\$4.95	Avoid monthly fee by paying 1 bill a month										
Online Banking	Yes	E-Statements available with online banking enrollment.										
Direct Deposit	Yes											

Business Interest Account

Minimum Deposit To Open	\$1,500.00	
Monthly Maintenance Fees	\$6.00	No monthly fee unless balance falls below \$1,500.00
Check Writing	Unlimited	
Interest Bearing Account	Yes	\$1,500.00 - \$2,999.00: 0.10% APY \$3,000.00 and up: 0.15% APY
ATM Fees	\$0.00	ATM fees apply at partnership networks only.
	\$5.00	per transaction at non-partnership network ATMs.
MONEYMASTER® Debit Card	Yes	
Bill Pay	\$4.95	Avoid monthly fee by paying 1 bill a month
Online Banking	Yes	E-Statements available with online banking enrollment.
Direct Deposit	Yes	

Regular Savings for Business

Minimum Deposit To Open	\$50.00	
Monthly Maintenance Fees	No	
Transaction Charge	No	
Interest Bearing Account	Yes	0.15% APY
Online Banking	Yes	E-Statements available with online banking enrollment.

Everyday Business Savings Accounts

Features + Fee Summary Information



Business Advantage Account

Minimum Deposit To Open	\$3,000.00	
Monthly Maintenance Fees	\$6.00	No monthly fee unless balance falls below \$3,000.00
Pre-Authorized Transfers	6 transfers per statement cycle	If you exceed this limit, there will be a service charge of \$2.00 per transfer over 6. <i>Visit one of our three locations for cash withdrawals or transfers from this account to another account can be done as many times as you want with no service charge.</i>
Interest Bearing Account	Yes	\$3,000.00 - \$9,999.00: 0.20% APY \$10,000.00 and up: 0.25% APY
ATM Fees	\$0.00	ATM fees apply at partnership networks only.
	\$2.00	per transaction at non-partnership network ATMs.
MONEYMASTER® Debit Card	Yes	
Bill Pay	\$4.95	Avoid monthly fee by paying 1 bill a month
Online Banking	Yes	E-Statements available with online banking enrollment.
Direct Deposit	Yes	
Safe Deposit Box		Call for current pricing and availability.