

| PERSONAL CHECKING OPTIONS   | PRESTIGE CHECKING                              | INTEREST CHECKING                                | \$SENSIBLE CHECKING™   | FREEBIRD CHECKING™ | BANK IOWA CHECKING    |
|-----------------------------|--|--|--|--------------------|-----------------------|
| Account Overview            | Our interest-earning account for customers 55+ | Our interest-earning account for higher balances | Our rewards account that pays you back for using your debit card and banking online            | No-fee checking**  | No fee checking**     |
| Minimum Opening Deposit     | \$10   | \$10   | \$10   | \$10               | \$10                  |
| Monthly Service Charge      | \$0  | \$7 (if minimum balance not maintained)          | \$0  | \$0                | \$0                   |
| Minimum Balance Required    | \$500 to earn interest                         | \$500 to avoid monthly service charge            | \$100 to earn cash back  | \$0                | \$0                   |
| Interest Earning or Rewards | Interest earning when minimum balance is met   | Interest earning                                 | Earn 10 cents for each PIN or signature-based debit card purchase when qualifications are met* | No                 | No                    |
| Free Standard Checks        | Yes  | No   | No   | No                 | No                    |
| Statement Options           | eStatement or printed                          | eStatement or printed                            | eStatement only  | eStatement only    | eStatement or printed |