account features	checking						savings
	EAGLE BUDGET	EAGLE CHECKING	EAGLE PLUS	EAGLE ADVANTAGE 50+	EAGLE PREFERRED	EAGLE PREMIUM	EAGLE'S NEST
Minimum to Open	$100	$100	$1000	$1000	$2500	$10,000 *and must have one additional relationship*	$100 *($50 for Minors)*
Earns Interest	NO	NO	YES	YES	YES	YES	YES
Monthly Service Fee *(if balance below minimum)*	NO FEE	$5 *All basic checks provided at no charge if senior 65 or 62 on social security or disabled.*	$5	$5	$10	$10	$3
Available without Monthly Service Fee	YES	YES *$500 average daily balance or $1,000 daily balance in a regular savings account.*	YES *$1,000 minimum daily balance or maintain $2,500 in any interest-bearing account(s)*	YES *$1,000 minimum daily balance or maintain $2,500 in any interest-bearing account(s)*	YES *$2,500 minimum daily balance*	YES *$10,000 minimum daily balance*	YES *$100 minimum daily balance*
Debits Monthly with No Charge	UNLIMITED	UNLIMITED	25	UNLIMITED	*Max. 6 transfers: pre-authorization, automatic, or phone transfer, draft or similar order to third parties, unlimited ATM and in-person transfers*	*Max. 6 transfers: pre-authorization, automatic, or phone transfer, draft or similar order to third parties, unlimited ATM and in-person transfers*	*Two free pre-authorized or in person withdrawals, additional free withdrawals depending on tiered account balance.*
Internet Banking *available without monthly service fee*	YES	YES	YES	YES	YES	YES	YES
Internet Bill Pay *available without monthly service fee*	*YES	*YES	YES	YES	NO	NO	NO
24-hour Banking Card Available *(ATM)*	YES	YES	YES	YES	YES	YES	YES
Express Check Card	YES	YES	YES	YES	NO	NO	NO
Combined Monthly Statement	YES	YES	YES	YES	YES	YES	YES
Overdraft Protection Available	YES	YES	YES	YES	YES *Counts towards six pre-authorized transfers*	YES *Counts towards six pre-authorized transfers*	YES *Counts towards six pre-authorized transfers*
Additional Incentives at No Charge	• One Free Check Copy Per Month - All Additional $5 Each • Check Safekeeping • E-Statements • Mobile Banking • 24-Hour Account Information Line • No Annual Fee VISA® (subject to credit approval)	• Introductory Check Order • Unlimited Check Writing Privileges • Cashier's Checks • Money Orders • Notary Service • E-Statements • Mobile Banking • 24-Hour Account Information Line • No Annual Fee VISA® (subject to credit approval)	• Introductory Check Order • Cashier's Checks • Money Orders • Notary Service • E-Statements • Mobile Banking • 24-Hour Account Information Line • No Annual Fee VISA® (subject to credit approval)	• Basic Checks • Stop Payments (Two Per Year) • Traveler's Checks • Photocopies • Cashier's Checks • Money Orders • Notary Service • E-Statements • Mobile Banking • 24-Hour Account Information Line • No Annual Fee VISA® (subject to credit approval) • Club Membership Privileges (See Advantage 50+ Brochure for More Details!)	• Checks are Provided at No Charge • Cashier's Checks • Money Orders • Notary Service • Tiered Rate Structure - Based on Balance in Account • No Annual Fee VISA® (subject to credit approval)	• Free Checking Account with Free Internet Banking & Bill Pay • Checks Provided at No Charge • 50% off Safe Deposit Box for 1 year (subject to availability) • Traveler's Checks • Cashier's Checks • Money Orders • Notary Service • Tiered Rate Structure - Based on Balance in Account • No-Fee VISA® (subject to credit approval)	• No Annual Fee VISA® (subject to credit approval)

**Internet Bill Pay is free if you have a South Side Bank loan or a checking account with an average monthly collected balance of $1,000 or more or combined monthly account balances of $2,500 or more. A fee of $6.95 will apply in any month in which you do not meet one of the qualifying criteria.*

Check out these additional services to make your financial life even easier!

express check card - *Faster than a check.*

With your South Side Bank Express Check Card you can make purchases without opening your checkbook. Although it looks like a credit card, it works just like a check by allowing you to pay for purchases directly from your checking account. Simply sign the receipt or enter your PIN and the amount will be automatically deducted from your checking account. It can even be used where personal checks are not accepted – like service stations, restaurants, and when you travel. The Express Check Card also doubles as a 24-Hour ATM Card!

internet banking - *Bank at home when it's convenient for you!*

FREE Internet Banking from South Side Bank allows you to bank from the comfort of your home. Check account balances, transfer money from one account to another, confirm deposits, withdrawals and ATM transactions and pay loan payments - all from your own personal computer. You can even order checks, stop payment on a check and order savings bonds! View your statement (e-statements are available!) and copies of your checks online! Stop in any of our locations for more details. **www.southsidebank.com**

mobile banking - *Bank on the go!*

With mobile banking from South Side Bank, you can do your banking anytime, anywhere! No matter where you are or where you're going, you have instant connectivity to your South Side Bank accounts right at your finger tips. Simply use the web browser of your mobile device to access your accounts quickly and easily! Go to www.ssbmobile.com and Voila! You can view your account details...history...even make immediate internal transfers.

eagle bill pay - *Now you can pay your bills online!*

Just think - you can pay your bills in seconds and even set them up to be paid in the future. Try it free for 3 months! Thereafter, Internet Bill Pay is free if you have a South Side Bank loan or a checking account with an average monthly collected balance of $1000 or more or combined monthly account balances of $2500 or more. A fee of $6.95 will apply in any month in which you do not meet one of the qualifying criteria. Check out our website www.southsidebank.com for all the details and a demo!

VISA® credit cards - *The only credit card you'll ever need!*

We offer no annual fee VISA® Classic, VISA® Gold, and our VISA® Platinum with Cash Back. Stop in or call any of our convenient locations for an application (subject to credit approval).

24-hour account information line - *Bank by phone!*

Simply dial 676-6800 from a touch-tone telephone to take advantage of this FREE service from South Side Bank. You can check balances, see if checks have cleared and transfer money from one account to another – all with the convenience of our 24-Hour Account Information Line.

certificates of deposit/individual retirement accounts -

South Side Bank has a variety of Certificates of Deposit and IRA products available to fit your specific financial situation from 7 days to 60 months. Please contact the facility closest to you for interest rates and specials.

South Side Bank offers the following services to make your Eagle Accounts even more convenient. Please contact any of our facilities for more information.

overdraft protection: Ask about our additional services that help you avoid the inconvenience and expense of an unexpected overdraft.

direct deposit: For your convenience we can help you establish the direct deposit of your payroll, retirement or social security check.

combined statement: Provides you with one statement for all your accounts.

check safekeeping: Tired of all the paper in your statement? We have the solution! We will store your checks for you at no cost.

bank-by-mail: Whether you add to your checking or savings accounts or make a loan payment, we are as close as your mailbox.

50+ Advantage

If you're 50 years young, take "Advantage" of your age by joining South Side Bank's 50+ Advantage Club. With membership and by maintaining minimum balance requirements you receive free basic checks and unlimited check writing without a monthly fee. Advantage members also receive a safe deposit box discount, free 24-hour telephone account information line, free internet banking and bill pay, as well as free mobile banking! We also offer free notary services, traveler's checks, cashier's checks, stop payments (limit two per year), money orders and photocopies! You'll receive a quarterly newsletter highlighting all our upcoming trips and seminars all at discounted group rates! For more information on how you can take "Advantage" of your membership benefits, please ask for our 50+ Advantage brochure.

South Side Bank

Member FDIC Since 1922

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checking & savings

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