

Information About Your Demand Deposit Account

- You will receive a monthly statement.
- You may make unlimited pre-authorized withdrawals from your account each month.
- You may use your account for direct deposits.
- All new accounts are verified through Chex Systems.
- For Now Accounts, Sole Proprietorship Business Accounts and Non-Profit Organization Accounts - Government regulations mandate us to reserve the right to require 7 day notice prior to withdrawal.
- Free online banking available.
- Free bill pay available.
- If your account is interest bearing, your interest rate and annual percentage yield are determined by the Bank at our discretion and may change at any time.
- We use the average daily balance method to calculate the interest in your account. This method applies a periodic rate to the principal in the account each day.
- Interest begins to accrue on the business date of your deposit.

FREE Checking

- There is no monthly maintenance fee.
- There is no minimum balance fee.
- Images will be held in safekeeping for no fee.
- This is a non-interest bearing account.

NOW Account

- You must maintain a minimum balance of \$500.00 each day to obtain the disclosed annual percentage yield.
- A minimum balance fee of \$5.00 will be imposed each month the balance falls below \$500.00 any day of the month. This monthly fee can be avoided by maintaining \$500.00 in a Certificate of Deposit, Passbook Savings, or Direct Plu\$ account. Please ask for details.
- Interest will be both compounded and credited to your account on your statement processing date.
- You will earn interest on a balance greater than \$500.00. Please ask for details on our most current interest rates.
- Your interest rate and annual percentage yield are determined by the Bank at our discretion and may change at any time.
- Images will be held in safekeeping for no fee.
- Images returned with statement: \$7.00/month.

Blue Ribbon Checking

- You must maintain a minimum balance of \$10,000 each day to obtain the disclosed annual percentage yield. Please ask for details on our most current interest rates.
- A minimum balance fee of \$10.00 will be imposed each month if the balance in the account falls below \$10,000 any day of the month. This monthly fee can be avoided by maintaining a \$10,000 balance in this account.
- Tiered interest structure – tiers set at <\$10,000, \$10,000.00, \$20,000.00 and \$30,000.00 levels.
- Interest will be both compounded and credited to your account on your statement processing date.
- Your interest rate and annual percentage yield are determined by the Bank at our discretion and may change at any time.
- Images will be held in safekeeping for no fee.
- Images returned with statement: \$7.00/month.

Business Checking

- No minimum balance requirement.
- No per check charges.
- Images will be returned with the monthly statement.
- This is a non-interest bearing account.
- Monthly maintenance fee: \$7.50/month.
- Dishonored cash item: \$15.00/item

Visa/MasterCard processing and Business Savings account information available upon request.

Sole Proprietorship

- No minimum balance requirement.
- No per check charges.
- Images will be returned with your monthly statement.
- Dishonored cash item: \$15.00/item
- You will earn interest.
- Monthly maintenance fee: \$7.50
- We use the average daily balance method to calculate the interest in your account. This method applies a periodic rate to the principal in the account each day.
- Your interest rate and annual percentage yield are determined by the Bank at our discretion and may change at any time.
- Interest will be both compounded and credited to your account on your statement processing date.

Non-Profit Organization

- No minimum balance requirement.
- No per check charges.
- Images will be returned with the monthly statement.
- Dishonored cash item: \$15.00/item
- You will earn interest on a balance greater than \$500.00.
- We use the average daily balance method to calculate the interest in your account. This method applies a periodic rate to the principal in the account each day.
- You must maintain a minimum balance of \$500.00 each day to obtain the disclosed annual percentage yield.
- Your interest rate and annual percentage yield are determined by the Bank at our discretion and may change at any time.
- Interest will be both compounded and credited to your account on your statement processing date.

Information About Your Savings Account

- Government regulations mandate us to reserve the right to require 7 days notice prior to a withdrawal.
- We use the average daily balance method to calculate the interest in your account. This method applies a periodic rate to the principal in your account each day.
- Your interest rate and annual percentage yield are determined by the Bank at our discretion and may change at any time.
- You may make 6 withdrawals, automatic or telephone transfers, checks, drafts, and debit card and similar transactions from your account per month.
- Your account will be assessed a fee of \$5.00 for each subsequent withdrawal.
- Interest begins to accrue on the business date of deposit.
- Passbook and Direct Plus Savings accounts will receive a quarterly statement.

Passbook Savings

- The minimum deposit to open this account is \$100.00. A fee of \$3.00 will be imposed each calendar quarter if the balance falls below \$100.00 any day during the quarter.
- Interest will be compounded quarterly and credited to your account on the last day of each calendar quarter.

- You will earn interest on a balance greater than \$100.00.
- You must maintain a minimum balance of \$100.00 each day to obtain the disclosed annual percentage yield.

Direct Plu\$ Account

- The minimum deposit to open this account is \$100.00. A fee of \$2.00 will be imposed each month if the balance in the account falls below \$100.00 any day of the month.
- Interest will be compounded and credited to your account monthly.
- You will earn interest on a balance greater than \$100.00.
- You must maintain a minimum balance of \$100.00 each day to obtain the disclosed annual percentage rate.

Little Calf Passbook Account

- Exclusively for minors!
- One custodian for each account.
- Interest will be compounded quarterly and credited to your account on the last day of each calendar quarter.
- No minimum balance requirement.
- No monthly service fee.

Money Market Deposit Account

- The minimum deposit to open this account is \$1,000.00. If the balance in the account falls below \$1,000.00 any day of the month, a \$5.00 fee will be imposed.
- Tiered interest structure – tiers set at < \$10,000, \$10,000, \$25,000, and \$50,000 levels.
- Interest will be both compounded and credited to your account on your statement processing date.

ATM/Jeanie Card

- ATM Cards are available for Personal Checking Accounts and Direct Plu\$ Accounts.
- Jeanie Cards are available for Personal Checking or Business Accounts.
- You may withdraw up to \$400 with your Jeanie Card or \$400 with your ATM Card from an ATM machine each day on personal accounts.
- With your personal Jeanie Card only, you may purchase up to \$1,000 per day in conjunction with the \$400 per day withdrawal from an ATM.
- Please ask for Business account limits.
- Subject to credit approval.

Information About Your Time Deposit

- Government regulations mandate us to reserve the right to require 7 day notice prior to withdrawal.
- Your account will mature on the date disclosed on the certificate.
- The account will automatically renew at maturity.
- You will have 7 calendar days after maturity to withdraw funds without penalty.
- You may not make withdrawals or deposits until maturity.
- Interest begins to accrue on the business date of deposit.
- If interest is withdrawn prior to maturity, earnings will be reduced.

Certificate of Deposit Interest Features

- We use the daily balance method to calculate the interest in your account. This method applies a periodic rate to the principal in the account each day.
- Interest will be credited to your account according to the terms and dates stated on your Certificate of Deposit.
- The interest rate on Certificates of Deposit is determined by the Bank at our discretion.
- The 7 days following maturity are for the customer to renew/change the certificate in any way. If the changes made effect the term of the certificate, interest will not be paid from date of maturity to date of change.
- We will impose a penalty if you withdraw any of the principal before the maturity date:
 - 91 day CD – 181 day CD = 1 month simple interest
 - 182 day CD – 365 day CD = 3 months simple interest
 - 366 day CD and longer = 6 months simple interest

Individual Retirement Accounts – IRA

- Ask about our “**Golden Guernsey**” IRA.
- Other IRA options available thru our time deposit accounts.

Funds Availability Policy

Our policy is to allow you to withdraw funds deposited in your account on the first business day after the day we receive your deposit. Funds from electronic direct deposits will be available on the day we receive the deposit. In some cases, we may delay your ability to withdraw funds beyond the first business day. Then, the funds will generally be available by the second business day after the day of deposit.

General Fees and Service Charges

- Checkbook Balancing - \$25.00/hour
- Copy of Statement - \$2.00/item
- Copy of Check - \$2.00/item
- Savings Reserves - \$3.00/transfer
- Wire Transfers (Customers Only)
 - \$15.00/Incoming
 - \$25.00/Outgoing- Domestic
 - \$35.00/ Outgoing -International
- Insufficient Funds - \$30.00/item
- Negative Balance - \$5.00/day
- Dormant Account Fee - \$3.00/month
- Dishonored Cash Item - \$15.00/item
- Legal Research - \$25.00/hour
- Copies for Legal Purposes - \$3.00/item
- Garnishment or IRS Levy - \$50.00/request
- Stop Payments (Checks/EFTs) - \$25.00/request
- Cashier’s Checks/Money Orders
 - \$4 ea. (Customers only)
- Visa Gift Card - \$3.95/each (Customers only)
- Check printing fees vary according to style and type of checks ordered.
- Pre-Encoded Counter Checks - \$0.25/item

Automated Teller Machine Fees

- Guernsey Bank ATM – No Fee
- Non-Guernsey Bank ATM – No Fee
- ATM Card – Initial card – No Fee
- Replacement Card – ATM/Jeanie - \$5.00

Convenient Hours to Better Serve You

Worthington

547 High Street
Worthington, OH 43085
Phone: 614-854-0400
Fax: 614-854-6989

Westerville

780 S State Street
Westerville, OH 43081
Phone: 614-776-5300
Fax: 614-776-5330

Upper Arlington

3005 Northwest Blvd
Upper Arlington, OH 43221
Phone: 614-488-7000
Fax: 614-487-0315

Hours:

Monday	7am-7pm
Tuesday	7am-7pm
Wednesday	7am-7pm
Thursday	7am-7pm
Friday	7am-7pm
Saturday	8am-3pm
Sunday	We Rest

“Come Home to The Guernsey”



The Guernsey Bank

Revised 06-10

