

PERSONAL CHECKING

Checking Account Options

	REDWOOD CHECKING	GOLD CHECKING	PLATINUM PLUS CHECKING	CAPITAL CHECKING	ATM ACCESS CHECKING	EVERGREEN MONEY MARKET ACCOUNT
FEATURES AND BENEFITS	Free account Unlimited check writing Free online banking	No monthly service charge with direct deposit Unlimited check writing Free online banking Earns interest	Free safe deposit box Free cashiers checks Free travelers checks Free corporate image checks Earns interest Liquid funds Unlimited check writing Free online banking with bill pay No Redwood Capital Bank foreign ATM fee** Free US Bank ATM deposits and withdrawals (FASTBANK locations only)	Specifically for customers age 50 and over No monthly service charge with direct deposit Free travelers checks Free safe deposit box Unlimited check writing Free online banking Earns interest Free corporate image checks	Free online banking with bill pay No Redwood Capital Bank foreign ATM fee** Free US Bank ATM deposits and withdrawals (FASTBANK locations only) Up to 25 checks free per month	Unlimited deposits Unlimited cash withdrawals in person Interest rate increases automatically as balance increases
MINIMUM OPENING BALANCE	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$5,000.00
MONTHLY SERVICE CHARGE	None	\$10.00	\$25.00	\$10.00	\$10.00	\$15.00
MINIMUM BALANCE OR METHOD TO AVOID MONTHLY SERVICE CHARGE	N/A	Direct deposit or \$1,500.00 or \$5,000.00* combined	\$10,000.00* combined	Direct deposit or \$500.00 or \$1,000.00* combined	\$500.00	\$5,000.00
FEE PER TRANSACTION OVER LIMIT	N/A	N/A	N/A	N/A	.50	A \$5.00 activity fee will apply for each transaction over six.
INTEREST	N/A	Variable Compounds daily Paid monthly	Tiered Variable Compounds daily Paid monthly	Variable Compounds daily Paid monthly	N/A	Tiered Variable Compounds daily Paid monthly
MINIMUM BALANCE TO EARN INTEREST	N/A	\$1,500.00	\$5,000.00	\$1,000.00	N/A	\$10,000.00
ONLINE BANKING	Free	Free	Free	Free	Free	Free
ONLINE BILL PAY	\$5.00 per month	\$5.00 per month	Free	\$5.00 per month	Free	Free
TELEBANK	Free	Free	Free	Free	Free	Free

*Combined balance in all primary deposit accounts.

**Other ATM network owners may assess a usage fee.