

## Checking

We realize one checking account won't work for everyone. That's why we've got choices. Great choices.

	Free Checking	Interest Checking <sup>3</sup>	Medallion Checking <sup>4</sup>	MEGA Checking <sup>5</sup>
Account Overview	Our basic checking account gives you unlimited check-writing with no monthly maintenance fee or balance requirement.	Earn interest and still have access to funds while keeping a low minimum balance.	If you'd like to make your banking even more "interest" - ing, this personal checking account pays a competitive rate and offers many <b>FREE</b> services.	Our premier checking account powers up your banking with a market-leading interest rate and plenty of <b>FREE</b> services, including no ATM fees anywhere and no overdraft fees — <i>no kidding!</i> <a href="#">Learn more now.</a>
Minimum Opening Deposit	\$100	\$100	\$100	\$100
Minimum Daily Balance to Avoid Monthly Maintenance Fee	0	\$1,000	\$15,000 combined personal deposit relationship	\$10,000 average in MEGA Checking or \$50,000 combined personal deposit relationship
Balance Earns Interest		✓	✓	✓
<b>FREE</b> Visa <sup>®</sup> Check Card with ScoreCard <sup>®</sup> Rewards				
World-wide ATM Usage at VCB and non-VCB ATMs <sup>1</sup>	✓ Plus no VCB fees world-wide	✓ Plus no VCB fees world-wide	✓ Plus no VCB fees world-wide	✓ Plus no VCB or non-VCB fees world-wide...really!
<b>FREE</b> Online Banking with <b>FREE</b> Bill Pay				
Overdraft Line of Credit <sup>2</sup> with No Annual Fee	✓	✓	✓	✓
Safe Deposit Box	Fee varies with box size	Fee varies with box size	Free 3x5 Discounts for larger sizes	Free 3x5 Discounts for larger sizes
<b>FREE</b> Notary Service	✓	✓	✓	✓
<b>FREE</b> Telebanking				
Discounts on Loans with Direct Debit Payments	✓	✓	✓	✓
<b>FREE</b> Custom Checks				
Bonus Rate on CDs			.10% on new standard CDs	.10% on all new CDs
Fee- <b>FREE</b> Cashier's Checks			✓	✓
Fee- <b>FREE</b> Traveler's Checks			✓	✓
Fee- <b>FREE</b> Domestic Wire Transfers				✓
Fee- <b>FREE</b> Stop Payments				✓
Fee- <b>FREE</b> Deposit Corrections and Returned Items				✓
Discounts on VCB Residential Mortgages and Personal Loans				✓
Discounts on VCB Residential Mortgage Closing Costs				✓

1. VCB does not assess fees for usage at any ATM. Other financial institutions/ATM operators may assess fees for using their ATMs; these fees are waived for MEGA Checking accounts.

2. Overdraft lines of credit are subject to approval.

3. Interest Checking. A balance of \$1,000 or greater must be maintained to avoid a \$10 monthly maintenance fee. APY may be obtained with any positive account balance. However, fees may reduce earnings, where applicable. This is a variable rate account; the Annual Percentage Yield (APY) may change after account opening.

4. Medallion Checking. A combined personal deposit relationship of \$15,000 must be maintained to avoid a \$12 monthly maintenance fee. APY may be obtained with any positive account balance. However, fees may reduce earnings, where applicable. This is a variable rate account; the APY may change after account opening. Free custom checks apply to the Bank's medallion style only. Fee-free traveler's checks applies to checks-for-one only. Free safe deposit box is subject to availability. Free notary service is for customers only. Ask for complete details.

5. MEGA Checking. A \$10,000 average personal checking account balance or a combined personal deposit relationship of \$50,000 must be maintained to avoid a \$25 monthly maintenance fee. APY may be obtained with any positive account balance. However, fees may reduce earnings, where applicable. This is a variable rate account; the APY may change after account opening. We will waive any overdraft fees but reserve the right to return checks presented against an insufficient balance. VCB will pay all ATM fees, including fees assessed by non VCB ATMs. VCB reserves the right to modify or discontinue the ATM fee waivers at any time. Limit one MEGA Checking account per household. Ask for complete details.