

Personal & Family Checking Accounts

If you're like most people, you have money coming and going all the time, for all kinds of reasons. So the checking accounts at White Rock Bank offer the options you want, so that you can receive the ideal blend of convenience and cost-effectiveness. We invite you to look over the checking accounts and select the one that's right for you.

In addition, when you have a checking account at White Rock Bank, you can take advantage of the many "BankPerks" that we make available to our customers. These products and programs can simplify your life and help you manage your finances.

If you would like to ask any questions about our checking account options, or any of our products or services, just talk to one of our Customer Service Representatives.

	Basic Checking	Total Checking	Interest+ Checking
Balance	No Minimum Balance	No Minimum Balance	\$1,000 Average Balance
Interest	Non-Interest Bearing	Non-Interest Bearing	*Tiered Interest Rates
Checks	Fees Vary	Free "Total" Checks	Fees Vary
Monthly Fee	No Monthly Fee	\$7.50	\$10 Maintenance Fee if Average Balance Falls Below \$1,000
Cash & Check Card¹	No Monthly Fee	No Monthly Fee	No Monthly Fee
Check Images	Online Images ²	Online Images ² OR Statement Images	Online Images ² OR Statement Images
Perks...	Free Access+ Online Banking Free Telebank No Annual Fee On-Demand Reserve Loan ¹	Free Access+ Online Banking No Monthly Fee Bill Pay No Fee Money Orders No Fee Cashier's Checks No Fee Notary Service Free Faxes Free Photocopies 25% off Safe Deposit Box Rental No Annual Fee On-Demand Reserve Loan ¹	Free Access+ Online Banking Free Telebank No Fee Money Orders No Fee Cashier's Checks 25% off Safe Deposit Box Rental No Annual Fee On-Demand Reserve Loan ¹

A special checking account plan is available for our customers who are age 55 and over.
For more information ask about our **Select 55+** plans.

*Average Daily Balance	Interest Rate	Annual Percentage Yield (APY)
\$999.99 or less	.10%	.10%
\$1,000 - \$2,499.99	.20%	.20%
\$2,500 - \$9,999.99	.30%	.30%
\$10,000 - \$24,999.99	.40%	.40%
\$25,000 - \$49,999.99	.45%	.45%
\$50,000 or more	.50%	.50%

Fees may reduce earnings on account
Rates are effective as of 07/22/2009 and may change without notice
Rates are based on an average daily balance method

¹Subject to credit approval

²Images available online for current statement only