

PERSONAL CHECKING ACCOUNT OPTIONS

	Free Checking	Classic Checking	Senior Checking <i>(For persons age 50 and older)</i>	Advantage Checking
Minimum Opening Deposit	\$100	\$300	\$500	\$500
Maintenance Fee (Per Statement Cycle)	\$0	\$7	\$10	\$10
Minimum Balance to Avoid Maintenance Fee (Daily Average Collected Balance)	None	\$300	\$500	\$500
Earn Interest	No	No	Yes	Yes
Minimum to Earn Interest			\$500	\$500
Compounding Term			Monthly	Monthly
Interest Paid Term			Monthly	Monthly
Interest Paid Balance			Bank Collected	Bank Collected
Direct Deposit Required	Yes	No	No	No
ATM Card	Yes	Yes	Yes	Yes
Debit Card Access	Yes	Yes	Yes	Yes
Check Images Returned with Statement	No	Yes	Yes	Yes
Online Banking	Free	Free	Free	Free
Bill Payment	Free	Free	Free	Free
eStatements	Free	Free	Free	Free
Free Checks	*First Box Only	*First Box Only	*Yes	*First Box Only
Free Money Orders	No	No	Yes	No
Safe Deposit Box Rental Benefits	Payment is reduced by \$4 if automatically deducted from Mutual of Omaha Bank checking account	Payment is reduced by \$4 if automatically deducted from Mutual of Omaha Bank checking account	Payment is reduced by \$4 if automatically deducted from Mutual of Omaha Bank checking account	Payment is reduced by \$4 if automatically deducted from Mutual of Omaha Bank checking account
Foreign ATM Transaction Fee	**4 Free Each Month/ \$2 Each Additional	**4 Free Each Month/ \$2 Each Additional	**4 Free Each Month/ \$2 Each Additional	**4 Free Each Month/ \$2 Each Additional
Overdraft Protection Available	***Yes	***Yes	***Yes	***Yes

* Check styles preselected by Mutual of Omaha Bank

**Surcharges may apply

***Additional fees may apply. Subject to credit approval.

