

	Wedbush Green Checking	Wedbush Checking	Premium Interest Checking	Health Care Savings Account
Best if you want	An account that is completely paperless	Check writing privileges	A prestigious account with many benefits	Save money for future medical expenses ⁷
Features and Benefits	<p>No paper checks</p> <p>Electronic bank statement³</p> <p>All transactions are performed electronically</p> <p>No minimum Balance Required</p> <p>Surcharge free ATM access⁴</p>	<p>Free initial order of Wedbush Branded checks²</p> <p>Electronic bank statement with check images³</p> <p>Surcharge free ATM access⁴</p>	<p>Free Wedbush Branded checks²</p> <p>Electronic bank statement with check images³</p> <p>Deluxe ID TheftBlock[®]</p> <p>Surcharge free ATM access⁴</p>	<p>Free initial order of Wedbush Branded checks²</p> <p>Electronic bank statement with check images³</p> <p>Tax Savings⁷</p> <p>Savings: you can save money in your account for future medical expenses and balances get paid interest.</p> <p>Funds remain in your account from year to year, no “use it or lose it” rules</p> <p>Protection against lost or stolen debit cards</p>
Account Management	<p>Free online banking and unlimited bill payments</p> <p>Overdraft Protection Available</p> <p>Deluxe ID TheftBlock[®] Available for \$4.49/month⁶</p>	<p>Free online banking and unlimited bill payments</p> <p>Overdraft Protection Available</p> <p>Deluxe ID TheftBlock[®] Available for \$4.49/month⁶</p>	<p>Free online banking and unlimited bill payments</p> <p>Overdraft Protection Available</p> <p>Money Transfer Services</p>	<p>Free online banking to track spending</p>
Interest⁵	N/A	N/A	Yes – tiered interest rates based on balances	Yes- variable interest rate
Minimum Opening Balance	\$100	\$100	\$500	N/A
Monthly Service Charge	No monthly maintenance fee. A \$5.00 charge will be imposed if a paper check is presented for payment	Fee waived with \$1000 avg. monthly collected balance, otherwise, \$10	Fee waived with \$2500 avg. monthly collected balance, otherwise, \$25	\$2.00/month

Terms, fees and conditions are subject to change without prior notice.

²Free initial order of checks and limited to one box per customer.

³Electronic bank statement with check images: Any accounts requesting paper statement will be charged \$5.00/month. Any accounts requesting copies of canceled checks will be charged \$25.00/month. Canceled checks are not an available product feature for Green Checking

⁴Surcharge free ATM access: fees waived if withdrawals are made at an ATM that participates in the NYCE or PLUS networks

⁵Interest: At the bank's discretion, the interest rate and annual percentage yield may vary

⁶Deluxe ID TheftBlock[®]: multifaceted identity theft protection and recovery assistance program. Contact bank representative for additional details. Premium Interest Checking clients can purchase product after the first year for \$4.49/month

⁷HSA cardholders must be under the age of 65 and have a high-deductible insurance policy, see your HR consultant for additional details. Consult Tax Advisor to tax benefits