

ACCOUNT	MINIMUM OPENING DEPOSIT	TRANSACTION LIMITS	BALANCE REQUIRED/ FEES ASSOCIATED	INTEREST	STATEMENTS
<b>Direct Checking</b> (Requires monthly direct deposit)	\$100	None	\$1 minimum \$15 monthly fee if below	No	Monthly
<b>Prime Life Checking</b>	\$100	None	None None	Yes—Based on daily balance method, accrued daily, compounded and credited monthly	Monthly
<b>Student Life Checking</b>	\$50	8 checks & 8 ATM withdrawals allowed per statement cycle (\$0.50 charge for each additional)	\$1 minimum \$5 monthly fee if below	No	Monthly
<b>Life Checking</b>	\$100	None	\$500 or \$5,000 in combined GSB savings or money market or open GSB mortgage or GSB Home Equity Line of Credit with \$1,000 minimum balance \$15 fee if none met	Yes—Based on daily balance method, accrued daily, compounded and credited monthly	Monthly
<b>Low-Activity Checking</b>	\$100	8 checks & 8 ATM withdrawals allowed per statement cycle (\$0.50 charge for each additional)	\$100 minimum \$5 monthly fee if below	No	Monthly
<b>Health Savings Account</b>	None	Must be used for qualified purchases	None \$2.50 monthly fee	Yes—Based on daily balance method, accrued daily, compounded and credited monthly	Annual
<b>Life Savings</b>	\$150	Unlimited deposits and 18 withdrawals per quarter—Excess withdrawals are \$1.50 each (addl. restrictions may apply)	\$150 minimum \$9 quarterly fee if below	Yes—Based on daily balance method, accrued daily, compounded and credited quarterly	Quarterly
<b>Junior Life Savings</b>	\$1	Unlimited deposits and 18 withdrawals per quarter—Excess withdrawals are \$1.50 each (addl. restrictions may apply)	None None	Yes—Based on daily balance method, accrued daily, compounded and credited quarterly	Quarterly
<b>Teen Life Savings</b>	\$50	Unlimited deposits and 18 withdrawals per quarter—Excess withdrawals are \$1.50 each (addl. restrictions may apply)	\$50 minimum \$9 quarterly fee if below	Yes—Based on daily balance method, accrued daily, compounded and credited quarterly	Quarterly
<b>Life Money Market</b>	\$1,500	Six withdrawals per cycle of which no more than three may be by check (check amount minimums—\$500)—Excess withdrawals are \$15.00 each	\$1,500 minimum \$15 monthly fee if below	Yes—Based on average daily balance method, accrued daily, compounded and credited monthly	Monthly