



Account Description	
<b>Carefree Checking</b>	A checking account for individuals with no minimum balance requirements.
Account Details	
<b>Features</b>	<p>Monthly statements with images of paid checks are available in two formats.            Paper statements for \$2.00 monthly fee            e-Statements at no cost</p> <p><b>Visa<sup>®</sup> Debit Card</b>            You may access your account through an ATM using an Pennian Bank Visa<sup>®</sup> Debit Card at any ATM nationwide. If the ATM is not owned by Pennian Bank, you may be charged a fee by the institution who owns the ATM and you will be charged a fee by Pennian Bank. This fee will appear as a separate transaction. See accompanying Fee Schedule.</p> <p>Free Online Banking, Bill Payment and Telebank            Free Mobile Banking* and Mobile Deposit*</p>
<b>Options</b>	<p>Free e-Statements are available upon request.            Overdraft Protection is available for qualifying customers.</p> <p>* cellular carrier message and data rates may apply.</p>
Additional Information	
<b>Deposit &amp; Balances</b>	A \$25.00 minimum deposit is required to open this account.
<b>Fees</b>	There are no fees to open or close this account. Fees may be imposed for overdrafts created by checks, in-person withdrawals, ATM withdrawals or by other electronic means. Fee will also be imposed if you elect to receive paper statements. See accompanying Fee Schedule for other fees that may apply to this account.
<b>Deposit Insurance</b>	Member FDIC For FDIC insurance information, please contact Pennian Bank or inquire on the internet at FDIC.gov.
<b>Questions</b>	Contact Pennian Bank at 717-436-2144 or 866-950-2144 for additional information, details and enrollment instructions.