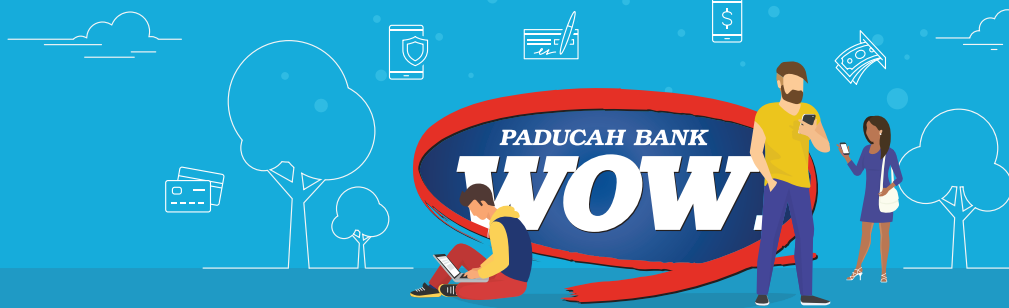


# PERSONAL CHECKING



## WOW! LOTS OF CHECKING CHOICES!

Checking plans are meant to provide you with options, convenience, and services beyond what's expected. Here you can review our three checking account plans to find one that fits your needs and your lifestyle. Have a question? Just ask one of our WOW bankers to assist you in making the perfect choice for your checking needs!

### CHECKING ACCOUNT COMPARISON

<b>WOW! Perks with Interest</b> We reward your relationship.	<b>WOW! Perks</b> Benefits you'll use.	<b>Basic Checking</b> Just the basics.
<b>Digital Banking Tools</b> Online Banking, Mobile Banking, Bill Pay, debit card, and e-statements.	<b>Digital Banking Tools</b> Online Banking, Mobile Banking, Bill Pay, debit card, and e-statements.	<b>Digital Banking Tools</b> Online Banking, Mobile Banking, Bill Pay, debit card and e-statements.
<b>WOWPay (P2P)</b> Peer to peer (P2P) payment service that allows you to pay your friends or family from your phone.	<b>WOWPay (P2P)</b> Peer to peer (P2P) payment service that allows you to pay your friends or family from your phone.	<b>WOWPay (P2P)</b> Peer to peer (P2P) payment service that allows you to pay your friends or family from your phone.
<b>Snap Mobile Deposit</b> Deposit checks effortlessly from anywhere with the Paducah Bank app.	<b>Snap Mobile Deposit</b> Deposit checks effortlessly from anywhere with the Paducah Bank app.	<b>Snap Mobile Deposit</b> Deposit checks effortlessly from anywhere with the Paducah Bank app.
<b>AllPoint ATM</b> Surcharge-free access to 55,000 ATMs across the globe.	<b>AllPoint ATM</b> Surcharge-free access to 55,000 ATMs across the globe.	<b>AllPoint ATM</b> Surcharge-free access to 55,000 ATMs across the globe.
<b>SecureMobile Cell Phone Protection<sup>1,3</sup></b> <ul style="list-style-type: none"> <li>• Best-in-class coverage for cracked screen, broken, lost and stolen phones</li> <li>• Coverage for two people with two claims allowed per year.</li> <li>• Up to \$1,000 per claim (\$4,000 potential value)</li> <li>• Enhanced capabilities to locate, lock and wipe your phone remotely</li> </ul>	<b>SecureMobile Cell Phone Protection<sup>1,3</sup></b> <ul style="list-style-type: none"> <li>• Best-in-class coverage for cracked screen, broken, lost and stolen phones</li> <li>• Coverage for two people with two claims allowed per year.</li> <li>• Up to \$1,000 per claim (\$4,000 potential value)</li> <li>• Enhanced capabilities to locate, lock and wipe your phone remotely</li> </ul>	
<b>Total Identity Monitoring (TIM) Protection<sup>1,3</sup></b> <ul style="list-style-type: none"> <li>• Proactively scans over 500 million data points.</li> <li>• Alerts you of any suspicious use of your personal identifiable information (Pii).</li> <li>• Fully managed ID theft resolution services.</li> <li>• ID theft expense reimbursement policy of \$25,000.</li> <li>• 24x7x365 access to web portal to monitor risk associated with your Pii.</li> <li>• Credit services including scores.</li> </ul>	<b>Total Identity Monitoring (TIM) Protection<sup>1,3</sup></b> <ul style="list-style-type: none"> <li>• Proactively scans over 500 million data points.</li> <li>• Alerts you of any suspicious use of your personal identifiable information (Pii).</li> <li>• Fully managed ID theft resolution services.</li> <li>• ID theft expense reimbursement policy of \$25,000.</li> <li>• 24x7x365 access to web portal to monitor risk associated with your Pii.</li> <li>• Credit services including scores.</li> </ul>	
<b>Two Free Orders of Basic Checks Per Year if Age 60+</b>	<b>Two Free Orders of Basic Checks Per Year if Age 60+</b>	
<b>Interest on Your Checking Balance</b>		
<b>Service Fee</b>	<b>Service Fee</b>	<b>Service Fee</b>
<b>Minimum \$100 opening deposit. Maintain a \$2,500 minimum balance, and we'll waive the \$7.95<sup>2</sup> monthly service fee (\$3.95<sup>2</sup> for age 60+).</b>	<b>Minimum \$100 opening deposit. Only \$5.95<sup>2</sup> per month. No charge for anyone under age 24.</b>	<b>Minimum \$100 opening deposit. Maintain a \$500 minimum balance or enroll in e-statements, and we'll waive the \$4.95<sup>2</sup> monthly service fee.</b>

<sup>1</sup>Cell phone protection and personal identity protection are subject to additional terms and conditions. Consumer registration is required.

<sup>2</sup>Additional \$1 image fee may apply.

<sup>3</sup>Insurance products are not a deposit, not FDIC insured, not an obligation or guaranteed by the bank, its affiliates, or any government agency.