



#### DIRECT CHECKING

- NO service charge or minimum balance required with a monthly direct deposit of at least \$100
- NO per-check charge
- Free 24-hour telephone banking
- Free internet banking with optional bill pay
- Free ATM & Master Card debit card available
- Free easy-to-balance monthly statement
- \$25 minimum required to open account

#### PERSONAL CHECKING

- NO service charge with a monthly average balance of \$300
- Free ATM & Master Card debit card available
- Free 24-hour telephone banking
- Free internet banking with optional bill pay
- Free easy-to-balance monthly statement
- \$25 minimum required to open account

#### DIRECT CHECKING PLUS

- Available to individuals age 50+
- Interest paid monthly on daily balances of \$500 or more
- NO service charge or minimum balance required with a monthly direct deposit of at least \$100
- NO per-check charge
- Free 24-hour telephone banking
- Free internet banking with optional bill pay
- Free ATM & Master Card debit card available
- Free easy-to-balance monthly statement
- \$25 minimum required to open account

#### NOW

- Interest paid monthly on daily balances of \$500 or more
- NO per-check charge
- NO service charge with a monthly average balance of \$1,500
- Free ATM & Master Card debit card available
- Free 24-hour telephone banking
- Free internet banking with optional bill pay
- Free easy-to-balance monthly statement
- \$25 minimum required to open account

#### SUPER NOW

- Interest paid monthly on daily balance of \$500 or more. Interest is tiered based on your account balance
- NO per-check charge
- NO service charge with a monthly average balance of \$2,500
- Free ATM & Master Card debit card available
- Free 24-hour telephone banking
- Free internet banking with optional bill pay
- Free easy-to-balance monthly statement
- \$25 minimum required to open account

#### MONEY MARKET ACCOUNTS

- Interest paid monthly on daily balance of \$500 or more. Interest is tiered based on your account balance
- Limited check writing
- NO service charge with a monthly average balance of \$2,500
- Free 24-hour telephone banking
- Free internet banking with optional bill pay
- Free easy-to-balance monthly statement
- \$25 minimum required to open account

#### PASSBOOK SAVINGS

- Interest paid semi-annually
- \$100 minimum balance required to avoid monthly fees – exempt to students and individuals 62+
- Free ATM card available
- Free 24-hour telephone banking
- Free internet banking with optional bill pay

#### CHRISTMAS & VACATION CLUBS

- Matures in October (Christmas Club) or May, June, or July (Vacation Club)
- Competitive interest

#### FOR MORE INFORMATION

For complete details regarding our deposit accounts, please ask for our Truth-In-Savings Disclosures.

#### TWO LOCATIONS TO SERVE YOU

##### Main Office

150 Main Street  
Clay, WV 25043  
(304) 587-4221

##### Branch Office

2236 Main Street – Two Run  
Clay, WV 25043  
(304) 587-7480

[www.claycounty.bank](http://www.claycounty.bank)

Member FDIC