



Account Description

Carefree Checking

A checking account for individuals with no minimum balance requirements.

Account Details

Features

Monthly statements with images of paid checks are available in two formats.
 Paper statements for \$2.00 monthly fee
 e-Statements at no cost

Visa[®] Debit Card
 You may access your account through an ATM using a Pennian Bank Visa[®] 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.

Free Online Banking & Bill Payment*
 Free Mobile Banking* including Mobile Deposit*
 Free Bank to Bank* external transfers
 Free Person to Person* transfers
 Free Mobile Wallet including Apple Pay*, Google Pay*, Samsung Pay*
 Free Telebank
 Unlimited monthly transactions

Options

Free eStatements are available upon enrollment through Online Banking.
 Overdraft Protection is available for qualifying customers.

* cellular carrier message and data rates may apply.

Statement Cycle Definitions

Cycle Inquiry

For information on your account statement cycle, contact the bank at 717-436-2144

Cycle Codes = 1 through 28
Cycle code indicates day of the Calendar month

Cycle begins the first Calendar day after the end of the previous cycle and ends on the day of the month indicated by the cycle code. If the ending date is on a weekend or holiday, the previous business day is used.

Cycle Code = 36
Second Monday of each calendar month

Cycle begins the first calendar day after the end date of the previous cycle and ends on the second Monday of each calendar month. If that Monday is a holiday, the statement cycle will end on the Friday before.

Cycle Code = 41
Third Monday of each calendar month

Cycle begins the first calendar day after the end date of the previous cycle and ends on the third Monday of each calendar month. If that Monday is a holiday, the statement cycle will end on the Friday before.

Cycle Code = 43
Third Wednesday of each calendar month

Cycle begins the first calendar day after the end date of the previous cycle and ends on the third Wednesday of each calendar month. If that Wednesday is a holiday, the statement cycle will end on the Tuesday before.

Cycle Code = 46
Fourth Monday of each calendar month

Cycle begins the first calendar day after the end date of the previous cycle and ends on the fourth Monday of each calendar month. If that Monday is a holiday, the statement cycle will end on the Friday before.

Statement Cycle Definitions Continued

<p>Cycle Code = 30 End of Month for each calendar month</p>	<p>Cycle begins the first calendar day after the last business day of the one month and the cycle ends on the last business day of the next calendar month.</p>
<p>Cycle Code = 67 Quarterly</p>	<p>Cycle begins the first calendar day after the last business day of the quarter and the cycle ends on the last business day of the next quarter. Quarter ending dates are March 31, June 30, Sept 30 and Dec 31.</p>

Additional Information

<p>Deposit & Balances</p>	<p>A \$50.00 minimum deposit is required to open this account.</p>
<p>External Transfers - Bank to Bank</p>	<p>Automated Clearing House (ACH) External Transfer transactions are subject to limits on the dollar amount of electronic transfers between your account to and from external accounts at other financial institutions. These limits are designed to be flexible in order to protect the security and integrity of the service and accounts, as well as you and all other users of the service. Based on confidential fraud and essential risk criteria, they may be modified at our discretion without advance notice.</p>
<p>Fees</p>	<p>There is no fee to open this account. There will be an early termination fee of \$15.00 for any account closed within the first ninety (90) days after opening. There will be a \$2.00 fee imposed every statement cycle if you elect to receive paper statements. 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.</p>
<p>Deposit Insurance</p>	<p>Member FDIC® For FDIC insurance information, please contact Pennian Bank or inquire on the internet at FDIC.gov.</p>
<p>Questions</p>	<p>Contact Pennian Bank at 717-436-2144 or 866-950-2144 for additional information, details and enrollment instructions.</p>