

Rest easy, friend. Your checking is in good hands all the way around.

Ever had something that just worked? Something that did its job so well, you didn't think about it. That's Andover State Bank checking. No hassles. Hard working. And in the end, so easy to use you'll forget how much power there really is right at your fingertips.

Personal Checking Product Features

	SPARK FREE CHECKING	DRIVE VALUE CHECKING	BOOST INTEREST CHECKING ¹	PROPEL RELATIONSHIP CHECKING
Minimum to Open	\$25	\$100	\$100	\$100
Minimum Balance Required	None	\$100	\$500	None
Interest Earned ²	None	None	Interest with \$1,000 average balance	Interest with \$2,500 average balance
Monthly Maintenance Charge	\$0	\$8*	\$10*	\$8 - or - \$0 while maintaining \$10,000 in combined account balances
Free Online Banking and Bill Pay	•	•	•	•
Free ATM/Debit Card ³	•	•	•	•
Unlimited Check Writing	•	•	•	•
Monthly Statements	Electronic Statements Required; Paper Statements \$2.00/month	•	•	•
Free Official Checks			•	•
Free Checks ⁴				•
Preferred Rates on Consumer Loans				•
Free ATM Usage				Unlimited
Free Value Checking Account				•
Withdrawal from Any One CD Without Penalty				Up to \$2,500

(1) For customers 55 or older, monthly maintenance charges and minimum balance requirements are waived for this account.

(3) Customer must apply for and qualify for MasterCard Debit Cards.

(2) Interest varies and is subject to change.

(4) Free checks are limited to basic Andover State Bank checks.

*If balance falls below minimum balance requirements.