



WHICH PERSONAL CHECKING ACCOUNT IS RIGHT FOR YOU?

Here's a quick comparison...



Feature/Benefit	SouthernStarter	SouthernGreen	SouthernSilver	SouthernGold	Money Market
Minimum opening balance*	\$50	\$100	\$100	\$100	\$2,500
Minimum balance to avoid service charge*	None	None	None	\$500	\$2,500
Monthly Service Charge*	None	None	None	Monthly service charge of \$5 if balance falls below \$500. Per item charge of .20 per item for checks in excess of 50 per statement cycle	Monthly service charge of \$10 if balance falls below \$2,500. \$7.50 per transaction in excess of account transaction limits
Checks	No	Yes	FREE Charter Checks	Yes	Yes
Earns Interest*	No	No	Yes	Yes	Yes
Tiered Balance Account*	No	No	No	Yes	Yes
FREE Benefits*					
Mobile Banking	FREE - Yes	FREE - Yes	FREE - Yes	FREE - Yes	FREE - Yes
Text Banking	FREE - Yes	FREE - Yes	FREE - Yes	FREE - Yes	FREE - Yes
Online Banking	FREE - Yes	FREE - Yes	FREE - Yes	FREE - Yes	FREE - Yes
Bill Payment	FREE - Yes	FREE - Yes	FREE - Yes	FREE - Yes	FREE - Yes
POP Money/Funds Transfer	FREE - Yes	FREE - Yes	FREE - Yes	FREE - Yes	FREE - Yes
ATM/Debit Card	FREE - Yes	FREE - Yes	FREE - Yes	FREE - Yes	FREE - Yes
Community Debit Card Program	FREE - Yes	FREE - Yes	FREE - Yes	FREE - Yes	FREE - Yes
e-Statements	Required	FREE - Yes	FREE - Yes	FREE - Yes	FREE - Yes
Mobile Remote Deposit Capture	FREE - Yes	FREE - Yes	FREE - Yes	FREE - Yes	FREE - Yes
Additional Benefits or Features*	10 FREE ATM transactions per month at ATM's not owned by SouthernTrust Bank Available to those aged 16-25 An adult co-owner on the account is required if the primary account holder is under age 18.	2 FREE ATM transactions per month at ATM's not owned by SouthernTrust Bank	2 FREE ATM transactions per month at ATM's not owned by SouthernTrust Bank Available to those aged 55 and over	2 FREE ATM transactions per month at ATM's not owned by SouthernTrust Bank	Limited to 6 withdrawals or transfers per month by means of preauthorized or automatic transfer by computer, check, debit card or similar order.

* Other fees, terms and conditions may apply. Please refer to the complete account disclosures available at your nearest SouthernTrust Bank location. The Truth In Savings Act requires disclosures to be available on all consumer deposit accounts. Please inquire at any SouthernTrust Bank location for a separate Truth In Savings disclosure.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING OR CHANGING AN ACCOUNT WITH SOUTHERNTRUST BANK

Section 326 of the USA PATRIOT ACT requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account or changes an existing account. This federal requirement applies to all new customers and current customers. This information is used to assist the United States government in the fight against the funding of terrorist and money-laundering activities.