

	FiveStar	Preferred	Gold (55 & Older)	My Choice
Minimum Opening Deposit	\$5,000	\$250	\$100	\$25
Monthly Service Fee	\$100	\$20	\$20	\$8; Ways to reduce fee ¹ : <ul style="list-style-type: none"> \$2 cash-back for E-Statements; \$3 cash-back with a monthly direct deposit (minimum \$100); \$3 cash-back with a minimum of 15 point-of-sale (POS) debit card purchases during each statement cycle.
Balance to Avoid Monthly Service Fee	<ul style="list-style-type: none"> Monthly average collected balance of \$50,000; or, Combined monthly average collected personal account balances over \$250,000². 	<ul style="list-style-type: none"> Daily collected balance of \$3,000; or, Monthly average collected balance of \$7,500; or, Combined monthly average collected personal account balances over \$10,000². 	<ul style="list-style-type: none"> Daily collected balance of \$1,500; or, Monthly average collected balance of \$3,000; or, Combined monthly average collected personal account balances over \$10,000². 	<ul style="list-style-type: none"> Monthly average collected balance of \$3,000.
Exclusive Debit Card and Check Design	Yes	No	No	No
Checks, Cashier's Checks, and Stop Payments	No Charge	Personalized checks (2 boxes per year), Cashiers' Checks, and Stop Payments.	Personalized checks (2 boxes per year), Cashiers' Checks, and Stop Payments.	At Cost
Credit Score Monitoring	Yes	No	No	No
Interest Bearing	Yes	Yes	Yes	No
Out-of-network ATM Fees Waived	Yes	No	No	No
Wires	First 2 incoming wires and 1 outgoing wire fee refunded per month.	No	No	No
Cash Back	Receive \$.10 cash-back for each POS debit card purchase, with no limit ³ .	Receive \$.05 cash-back for each POS debit card purchase, with no limit ³ .	Receive \$.05 cash-back for each POS debit card purchase, with no limit ³ .	After completing 15 POS debit card purchases, receive \$.05 cash-back for each POS debit card purchase thereafter, with no limit ⁴ .
WestStar Wealth Builder Discount⁵	Yes, discount of .10% off online investment portfolio and .50% Annual Fee.	No	No	No
Wealth Management Investment Consultation	Yes ⁶	No	No	No
Limits	<ul style="list-style-type: none"> ATM: \$1,020 POS: \$10,000 Zelle: \$3,500 per transfer, \$5,000 Daily, \$10,000 Weekly, \$25,000 Monthly External Transfers: \$30,000 Per Transfer, \$60,000 Per Day, \$750,000 Monthly Mobile Deposit: \$100,000 Per Day, \$200,000 Per Month, 20 Items Per Day 	<ul style="list-style-type: none"> ATM: \$520 POS: \$2,500 Zelle: \$1,000 per transfer, \$1,500 Daily, \$5,000 Weekly, \$10,000 Monthly External Transfers: \$10,000 Per Transfer, \$30,000 Per Day, \$600,000 Monthly Mobile Deposit: \$10,000 Per Day, \$50,000 per month, 10 items Per Day 	<ul style="list-style-type: none"> ATM: \$520 POS: \$2,500 Zelle: \$1,000 per transfer, \$1,500 Daily, \$5,000 Weekly, \$10,000 Monthly External Transfers: \$10,000 Per Transfer, \$30,000 Per Day, \$600,000 Monthly Mobile Deposit: \$10,000 Per Day, \$50,000 per month, 10 items Per Day 	<ul style="list-style-type: none"> ATM: \$520 POS: \$2,500 Zelle: \$1,000 per transfer, \$1,500 Daily, \$5,000 Weekly, \$10,000 Monthly External Transfers: \$10,000 Per Transfer, \$30,000 Per Day, \$600,000 Monthly Mobile Deposit: \$10,000 Per Day, \$50,000 per month, 10 items Per Day

(1) Cash-back for E-Statement enrollment, direct deposit, and 15 POS debit card purchases only apply when a monthly service fee is assessed to the account during a statement cycle. ATM transactions and recurring POS transactions are not included. **(2)** A service fee of \$100 (FiveStar account) or \$20 (Preferred and Gold account) will be imposed every statement cycle unless you maintain one of the following: a minimum daily collected balance of \$50,000 (FiveStar), \$3,000 (Preferred Account) or \$1,500 (Gold Account) within the statement cycle. The daily collected balance is obtained by taking the closing balance for the day, not including uncollected funds; or, a minimum monthly average collected balance within the statement cycle is \$7,500 (Preferred Account) or \$3,000 (Gold Account). The monthly average collected balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period; or, a combined monthly average collected personal balance is greater than \$250,000 (FiveStar) \$10,000 (Preferred and Gold Account) for the statement cycle. For each statement cycle, the following balances are added together to determine the combined balance: The average monthly collected balance in the FiveStar, Preferred, and Gold account and in each personal checking or savings account; and the current balance in each personal CD and IRA as of the end of the Preferred account statement cycle. To be eligible for combined balance computation, the primary (person listed first on the account) owner of the Preferred, Gold, or FiveStar account must be the primary or joint owner of the related deposit accounts. [please note that I realized that FiveStar (highlighted) needed to be included in the list of accounts that have ways to avoid the monthly service fee. **(3)** During each statement cycle, receive \$.10 cash-back for each POS debit card purchase (FiveStar account) or \$.05 cash-back for each POS debit card purchase (Preferred and Gold account), with no limit. POS purchases include those made using a WestStar Bank debit card either in person, online, or by telephone. ATM transactions and recurring POS transactions are not included. "Use" is determined by the posting date of the POS purchase. POS purchases made on Saturday or Sunday will generally post on the following business day, or later in some instances. **(4)** After completing 15 POS debit card purchases during each statement cycle, receive \$.05 cash-back for each POS debit card purchase thereafter, with no limit. POS purchases include those made using a WestStar Bank debit card either in person, online, or by telephone. ATM transactions and recurring POS transactions are not included. "Use" is determined by the posting date of the POS purchase. POS purchases made on Saturday or Sunday will generally post on the following business day, or later in some instances. **(5)** WestStar Bank offers investment services, on a fee-only basis, through its Wealth Management & Trust Services Division. WestStar does not offer commission/trading accounts, margin accounts, securities trading, or proprietary funds. Emails may be sent on WestStar's behalf from support@bettermentforadvisors.com. Investment offerings provided by WestStar Bank's Wealth Management Division are not insured by the FDIC or any other federal government agency. Investment products are not deposits or other obligations of, or guaranteed by WestStar Bank or any affiliate of the bank and involve investment risks, including possible loss of value. **(6)** Complimentary consultation with WestStar Wealth Management advisors with a minimum checking account balance of \$250,000.

There will be a \$25.00 fee for accounts closed within 90 days of opening.

Fees may be subject to state and local taxes, which vary by location.

Deposit and loan products offered through WestStar Bank, Member FDIC.

(1) FiveStar Money Market: The monthly service fee is waived if a minimum average monthly collected balance of \$50,000 is maintained. **Money Market Savings:** The monthly service fee is waived if a minimum average monthly collected balance of \$1000 is maintained. **Simply Savings:** A service fee of \$5 will be imposed every month if the balance in the account falls below \$300 any day of the month. **Youth Savings:** A service fee of \$5 will be imposed every month if the balance in the account falls below \$50 any day of the month. **(2) Withdrawals from a FiveStar Money Market, Money Market, Simply Savings, or Youth Savings Accounts** are limited to six during a calendar month. A \$10 fee will be assessed for each withdrawal in excess of six. Withdrawals include transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer, telephone order or instruction, online transfer, or by check, draft, debit card or similar order to a third party.

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	FiveStar Money Market	Money Market	Simply	Youth
Minimum Opening Deposit	\$50,000	\$100	\$100	\$50
Monthly Service Fee	\$15	\$10	\$5	\$5
Balance to Avoid Monthly Service Fee	\$50,000 ¹	\$1,000 ¹	\$300 ¹	\$50 ¹
Interest Rate	Variable	Variable	Variable	Variable
Number of Free Withdrawals	6 ²	6 ²	6 ²	6 ²
Withdrawal Fee if Over Limit (each)	\$10	\$10	\$10	\$10
Other	Account must be linked to a FiveStar Checking Account.			Account available to children 18 and under with a parent that has an existing account.