

## MFSL Checking Products

Account Name	Monthly Service Charge	Minimum Balance Required to	Interest Bearing	Check Writing Fees	Features	ATM Charges
<b><i>EZ Checking Free</i></b>	None	None	No	None	<b>FREE</b> MasterMoney® Card <b>FREE</b> Internet & phone banking <b>FREE</b> online bill pay <b>FREE</b> first order of checks <b>FREE</b> Mobile Banking	<b>FREE</b> Unlimited ATM Transactions <sup>3</sup>
<b><i>EZ Checking featuring GenGold®</i></b>	\$10.00	\$100.00	Yes	None	<b>FREE</b> MasterMoney® card <b>FREE</b> first order of checks <b>FREE</b> Internet & phone banking <b>FREE</b> online bill pay <b>BONUS</b> CD Rates <sup>1</sup> <b>FREE</b> Mobile Banking <b>GenGold® benefits &amp; discounts:</b> <ul style="list-style-type: none"> <li>• National restaurant discounts</li> <li>• Local discounts</li> <li>• Discounts on air travel, cruises, hotels, and car rentals</li> <li>• And MORE!</li> </ul>	<b>FREE</b> Unlimited ATM Transactions <sup>3</sup>
<b><i>EZ Checking Plus featuring GenGold®</i></b>	\$5.00 monthly membership fee	None	Yes	None	<b>ALL</b> of the EZ Checking benefits plus: <b>FREE</b> unlimited personalized checks <b>FREE</b> money orders, cashier's checks, and single signature traveler's checks <b>FREE 2 x 5</b> safe deposit box for one year <b>FREE</b> identity theft protection and security center Discounted American Express products and dual signature traveler's checks Mortgage closing credit with automatic payment	<b>FREE</b> Unlimited ATM Transactions <sup>3</sup>
<b><i>N.O.W. Checking</i></b>	\$10.00 <sup>2</sup> <b>FREE</b> under the age of 19 and over the age of 62	\$600.00 No minimum balance under the age of 19 and over the age of 62	Yes	None	<b>FREE</b> MasterMoney® card <b>FREE</b> Internet & phone banking <b>FREE</b> online bill pay <b>FREE</b> Mobile Banking <b>FREE</b> checks for customers under the age of 19 and over the age of 62	<b>FREE</b> Unlimited ATM Transactions <sup>3</sup>

<sup>1</sup> Receive Bonus CD rates when you have EZ Checking or EZ Checking Plus with \$10,000 on deposit at Milford Federal.

<sup>2</sup> Waived for Direct Deposit of Social Security, pension and periodic payroll, and for automatic payment of Milford Federal first mortgage. Must be total payment amount.

<sup>3</sup> Although Milford Federal offers free unlimited ATM transactions, other institutions may impose a surcharge for using their ATMs. Milford Federal is part of the SUM® Network. Just look for the ATMs with the SUM® logo and you won't pay a surcharge! To find the SUM® location nearest you log on to: MilfordFederal.com. Select "ATM Locations" and click on the SUM® logo.

<b><i>Lifeline Checking</i></b>	<b>\$3.00<sup>3</sup></b>	<b>None</b>	<b>No</b>	8 checks per statement cycle <b>FREE</b> \$1.00 each in excess		
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