

MFSL Checking Products

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

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

² 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.

³ 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.

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