

# MFSL Checking Products

Account Name	Monthly Service Charge	Minimum Balance Required to Waive Service Charge	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 using the <b>SUM Network</b> <sup>4</sup>
<b><i>EZ Checking featuring GenGold®</i></b>	\$10.00 <sup>2</sup>	\$100.00	Yes	None	<b>FREE</b> MasterMoney® card <b>FREE</b> Internet & phone banking <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> <li>• Free grocery coupon club</li> <li>• Movie ticket discounts</li> </ul>	<b>FREE</b> Unlimited ATM Transactions using the <b>SUM Network</b> <sup>4</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 <b>FREE</b> safe deposit box for one year <b>FREE</b> stop payment <b>FREE</b> identity theft protection and security center Mortgage closing credit with automatic payment	<b>FREE</b> Unlimited ATM Transactions using the <b>SUM Network</b> <sup>4</sup>
<b><i>N.O.W. Checking</i></b>	\$10.00 <sup>3</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 using the <b>SUM Network</b> <sup>4</sup>

<b><i>Lifeline Checking</i></b>	<b>\$3.00</b>	<b>None</b>	<b>No</b>	8 checks per statement cycle <b>FREE</b> \$1.00 each in excess	<b><i>Account no longer offered</i></b>	
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1 Receive Bonus CD rates when you have EZ Checking or EZ Checking Plus with \$10,000 on deposit at Milford Federal.

2 Minimum Daily Balance Requirement of \$100.00

3 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.

4 To find a SUM Network location nearest you go to: [www.sum-atm.com](http://www.sum-atm.com)