

PERSONAL CHECKING ACCOUNT OPTIONS

	Free Checking	Classic Checking	Senior Checking <i>(For persons age 50 and older)</i>	Advantage Checking	Investment Checking
Minimum Opening Deposit	\$100	\$300	\$100	\$100	\$1,000
Maintenance Fee (Per Statement Cycle)	\$0	\$7	\$10	\$10	\$15
Minimum Balance to Avoid Maintenance Fee (Average Collected Balance)	None	\$300	\$100	\$100	\$10,000
Earn Interest	No	No	Yes	Yes	Yes
Minimum to Earn Interest			\$100	\$100	\$1,000
Compounding Term			Daily	Daily	Daily
Interest Paid Term			Monthly	Monthly	Monthly
Interest Paid Balance			Bank Collected	Bank Collected	Bank Collected
Direct Deposit Required	Yes	No	No	No	No
Debit Card	Yes	Yes	Yes	Yes	Yes
Check Images Returned with Statement	Available	Available	Available	Available	Available
Online Banking	Free	Free	Free	Free	Free
Bill Payment	Free	Free	Free	Free	Free
eStatements	Free	Free	Free	Free	Free
Free Checks*	First Box Only	First Box Only	Yes	First Box Only	Yes
Safe Deposit Box Rental Benefits	No	No	Payment is reduced by \$15 if automatically deducted from Mutual of Omaha Bank checking account	Payment is reduced by \$4 if automatically deducted from Mutual of Omaha Bank checking account	Payment is reduced by \$30 if automatically deducted from Mutual of Omaha Bank checking account
Out-of-Network ATM Fee**	\$2 (per transaction)	\$2 (per transaction)	\$2 (per transaction)	\$2 (per transaction)	\$2 (per transaction)
Overdraft Protection Available***	Yes	Yes	Yes	Yes	Yes

* Check styles preselected by Mutual of Omaha Bank

**Charges may apply from the ATM owner or operator

***Additional fees may apply. Subject to credit approval.



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