



Personal Checking Products

Freedom Checking

- No minimum balance
- No monthly service charge
- Free specialty gray checks to customers 55 and over
- Unlimited check writing
- Monthly statement

NOW Checking

- Earns competitive interest rate compounded monthly
- Minimum balance of \$1,000
- Avoid \$5 monthly fee by maintaining \$1,000 balance
- Free specialty gray checks to customers 55 and over
- Unlimited check writing
- Monthly statement

Money Market Checking

- Earns interest based on a tiered rate, compounded monthly
- Minimum balance of \$2,500
- Avoid \$10 monthly fee by maintaining \$2,500 balance
- Free Money Market checks
- Limitation of 6 third-party withdrawals per month
- Monthly statement

Checking Product Enhancements:

- Free Internet Banking
- Free MasterCard/ATM Star Check Card
- Free Direct Deposit
- Combined Statements
- Free Bill Pay (15 payments per month)
- Free 24-hour Telephone Banking
- Check Safekeeping
- Free Automatic Transfers

August 13, 2009

- Free Initial Trust Services Consultation
- Free Initial Investment Consultation
 - Overdraft Protection From Line of Credit
 - Overdraft Protection From Savings (\$5 per transfer)
- Surcharge-Free Withdrawals at Liberty ATM Alliance, Money Pass Network Terminals, & all Woodlands Bank Locations

Convenient Hours – All Offices Monday through Friday: 8am to 6pm & Saturday: 8am to Noon
Loyalsock • South Williamsport • Williamsport • Halls Station • Jersey Shore • Newberry