

CONSUMER Accounts	CONSUMER CHECKING ACCOUNTS				MONEY MARKET ACCOUNTS		SAVINGS ACCOUNTS	
	L8NQ	Quail Classic	Elite Checking	PLATINUM	PREMIER	PLATINUM	SAVINGS	L8NQ
MINIMUM TO OPEN*	\$100	\$100	\$50,000	\$500,000	\$5,000	\$500,000	\$100	\$100
MONTHLY SERVICE CHARGE	None	None	\$15	\$25	\$10	\$25	None	None
MINIMUM BALANCE TO AVOID SERVICE CHARGE	None	None	\$50,000 ADB or combined ADB > \$100K	\$250,000 ADB or combined ADB > \$500K	\$5,000 ADB or combined ADB > \$10K	\$250,000 ADB or combined ADB > \$500K	None	None
EARNs INTEREST	No	No	Yes	Yes	Yes	Yes	Yes	Yes
STATEMENT OPTIONS	E-statement - free or \$5/mo for paper statements unless ADB > \$2K or combined ADB > \$5K	E-statement - free or \$5/mo for paper statements unless ADB > \$2K or combined ADB > \$5K	Free paper or e-statement	Free paper or e-statement	Free paper or e-statement	Free paper or e-statement	Free paper or e-statement	Free paper or e-statement
ATM LIMIT	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500
POINT-OF-SALE LIMIT	\$2,000	\$2,000	\$2,000	\$2,000	N/A	N/A	N/A	N/A
FREE BILL PAY	Yes	Yes	Yes	Yes	Yes	Yes	N/A	N/A
ALLOWED DEBITS	Unlimited	Unlimited	Unlimited	Unlimited	6 withdrawals per month	6 withdrawals per month	6 withdrawals per month	6 withdrawals per month
ALLOWED CREDITS	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
AGE LIMITS	12 +	55 +	12 +	12 +	12 +	12 +	None	30 or younger
CHECK ORDERS	First order free - QCB custom checks only	Free QCB custom checks; all others at standard pricing	Free QCB custom checks; all others at standard pricing	Free checks, any style	First order free - QCB custom checks only	Free checks, any style	N/A	N/A
MATCH PROGRAMS	Up to 30 years old eligible for new account match up to \$50	N/A	N/A	N/A	N/A	N/A	None	Up to 30 years old eligible for new account match up to \$50
EZ ALLOWANCE & DIRECT DEPOSIT	Up to 30 years old eligible for \$50 sign-up bonus	N/A	N/A	N/A	N/A	N/A	N/A	Up to 30 years old eligible for \$50 sign-up bonus
OTHER BENEFITS & SERVICES	None	Free cashier's checks, estate planning consult, special event invites, Q-Travel club discounts	Free cashier's checks	Free cashier's checks	None	Free cashier's checks	None	None
* No minimum for minors	All accounts include free notary, medallion guarantee, & Q-UP eligibility, online banking, mobile banking, and mobile deposit . All accounts eligible for \$25/mo refund on ATM surcharges.							

MAY 1, 2026

