

ACCOUNT	MINIMUM OPENING DEPOSIT	TRANSACTION LIMITS	BALANCE REQUIRED/ FEES ASSOCIATED	INTEREST	STATEMENTS																																																							
Business Life Checking	\$100	300 combined checks/debits/ deposited items (\$0.25 per excess item)	\$5,000 average in combined GSB personal or business checking accounts \$10 fee if none met	No	Monthly																																																							
Low-Volume Business Checking	\$100	150 combined checks/debits/ deposited items (\$0.25 per excess item)	None \$4 monthly fee	No	Monthly																																																							
Business Analysis Checking	\$100	This is a no-minimum balance account that receives an earnings allowance on the funds available to offset services used each month	<p><b>SAMPLE ACCOUNT ANALYSIS:</b></p> <p>Average Ledger Balance ..... 31 Days ..... \$83,492.00                      Average Float ..... \$8,349.20                      Average Collected Balance ..... \$75,142.80                      Reserve Requirement ..... 10.00000% ..... \$7,514.28                      Available for Services ..... \$67,628.52                      Earnings Allowance ..... 1.25% (as of 3/31/08) ..... \$71.80                      Charges (balance compensable) ..... \$55.49                      Earnings in Excess of Compensable Charges ..... \$16.31</p> <p style="text-align: center;">If Charges Exceed Earnings, Charges Shown Will be Applied to Your Account</p> <table border="1"> <thead> <tr> <th>SERVICE DESCRIPTIONS</th> <th>VOLUME</th> <th>PER UNIT</th> <th>CHARGE</th> <th>BALANCE REQUIRED</th> </tr> </thead> <tbody> <tr> <td>Analysis Maintenance</td> <td>1</td> <td>12.500000</td> <td>\$12.50</td> <td>\$11,774.19</td> </tr> <tr> <td>Cycle Statements</td> <td>1</td> <td>2.500000</td> <td>\$2.50</td> <td>\$2,354.84</td> </tr> <tr> <td>Deposits</td> <td>12</td> <td>0.500000</td> <td>\$6.00</td> <td>\$5,651.61</td> </tr> <tr> <td>ACH Items Posted</td> <td>15</td> <td>0.200000</td> <td>\$3.00</td> <td>\$2,825.81</td> </tr> <tr> <td>GSB Chks Deposited</td> <td>37</td> <td>0.170000</td> <td>\$6.29</td> <td>\$5,924.77</td> </tr> <tr> <td>Non-GSB Chks Deposited</td> <td>80</td> <td>0.170000</td> <td>\$13.60</td> <td>\$12,810.32</td> </tr> <tr> <td>Checks</td> <td>6</td> <td>0.200000</td> <td>\$1.20</td> <td>\$1,130.32</td> </tr> <tr> <td>Checks Inclearing</td> <td>15</td> <td>0.200000</td> <td>\$3.00</td> <td>\$2,825.81</td> </tr> <tr> <td>Coin Purchased/Roll</td> <td>74</td> <td>0.100000</td> <td>\$7.40</td> <td>\$6,970.32</td> </tr> <tr> <td></td> <td></td> <td></td> <td>\$55.49</td> <td>\$52,268.00</td> </tr> </tbody> </table>			SERVICE DESCRIPTIONS	VOLUME	PER UNIT	CHARGE	BALANCE REQUIRED	Analysis Maintenance	1	12.500000	\$12.50	\$11,774.19	Cycle Statements	1	2.500000	\$2.50	\$2,354.84	Deposits	12	0.500000	\$6.00	\$5,651.61	ACH Items Posted	15	0.200000	\$3.00	\$2,825.81	GSB Chks Deposited	37	0.170000	\$6.29	\$5,924.77	Non-GSB Chks Deposited	80	0.170000	\$13.60	\$12,810.32	Checks	6	0.200000	\$1.20	\$1,130.32	Checks Inclearing	15	0.200000	\$3.00	\$2,825.81	Coin Purchased/Roll	74	0.100000	\$7.40	\$6,970.32				\$55.49	\$52,268.00
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Interest Bearing Business Checking (Not-for-profit and sole proprietorship businesses only)	\$100	\$0.20 charge per check/debit/ deposited item	\$2,000 average \$12 monthly fee if below	Yes—On collected balances	Monthly																																																							
Business Life Money Market	\$2,500	Six withdrawals per cycle of which no more than three may be by check (check amount minimums—\$500)—Excess withdrawals are \$25.00 each	\$2,500 minimum \$25 monthly fee if below	Yes—Based on average daily balance method, accrued daily, compounded and credited monthly	Monthly																																																							
Business Life Savings	\$250	18 withdrawals per quarter— Excess withdrawals are \$1.50 each (addl. restrictions may apply) 45 deposited items per quarter (\$0.25 excess fee per item)	\$250 minimum \$9 quarterly fee if below	Yes—Based on collected balance, accrued daily, compounded and credited quarterly	Quarterly																																																							