

additional features to maximize your banking at Pennstar Bank

The following convenient options are available with all Star Classic Checking Accounts.

Pennstar Bank Cash and Check Card

Enjoy convenient access to cash using Pennstar Bank's wide ATM network and make purchases wherever VISA® debit is accepted. Transactions are automatically deducted from your checking account.

VISA® Extras Rewards Program

Pennstar Bank Cash and Check cardholders who enroll in the VISA® Extras Rewards Program may accrue points redeemable for retail gift certificates, movie tickets, travel and dining rewards and more. Visit pennstarbank.com to enroll.

Pennstar Bank Online Banker and Bill Pay

Just point and click to check account balances, transfer money and pay bills online—24 hours a day, seven days a week. Access to Pennstar Online Banker is free, and Bill Pay can be added for a low monthly fee.

Direct Deposit

Have your paycheck or government check automatically deposited safely into your account so your money is there when you need it.

Image Statements

Receive copies of canceled checks with your monthly statement on 8.5 by 11, three-hole punched paper for convenient filing.

eStatements

A great way to maximize your convenience and enhance the security of your bank statements. Sign up at pennstarbank.com/estatementssignup.

Auto-Transfers

Make banking worry-free by arranging for regularly scheduled pre-authorized payments and automatic deposits.[§]

[§]Certain transaction limitations apply to savings and money market accounts.



For more information:

Please stop in any conveniently located Pennstar Bank office.

Call 866 4STAR PA (866-478-2772)

Visit our website at pennstarbank.com

Email our customer service representatives at customerservice@pennstarbank.com

†Special Program Notes

Accidental Death Insurance is offered by Affinion Benefits Group and is underwritten by Hartford Life Insurance Company. A portion of the monthly membership dues, if applicable, will be used to pay the insurance premium to the plan administrator. As a member, you'll automatically receive new benefits as they are added to your program. Coverage is divided equally among co-owners of joint accounts. The 24-Hour Accidental Death and Dismemberment Insurance benefit reduces by half at age 70.

The insurance offered is not a deposit, not FDIC insured, not an obligation of or guaranteed by the bank or an affiliate, and is not insured by any agency of the U.S.

Members who reside in Alaska, Arkansas, Colorado, Connecticut, Florida, Indiana, Kansas, Montana, Nevada, Ohio, Oklahoma, South Carolina, South Dakota and Tennessee should refer to the Membership Terms, Conditions and Disclosures included in the Membership Kit for important information regarding your medical discount benefits.

#Your initial enrollment in Credit Alert® will be valid for one year with an option to re-enroll at no additional cost. Credit Alert® is not a credit counseling service and does not promise to help you obtain a loan or improve your credit record, history or rating. The Credit Alert® service may be modified or improved at any time and without prior notice. Credit Alert® is a registered service mark of Affinion Publishing, LLC. Daily monitoring will notify members of any inquiries, certain derogatory information, accounts, public records or change of address that have been added to their credit reports as reported by one of the major credit reporting agencies. If no information has been added or changed, then the member will receive a quarterly notification stating that no information has been changed with their credit file. Neither the Plan Administrator, the provider of the Credit Alert® service, or its credit information subcontractors, nor Financial Services Association shall have any liability for the accuracy of the information contained in the Credit Alert® reports which you receive, including any liability for damages, direct or indirect, consequential or incidental.

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personal checking



more checking products to meet your lifestyle.

Star Classic Banking

With our flexible, convenient line-up of checking products, you can find a checking account to meet all of your needs. Choose an account with our **Premium Package**[†] and enjoy additional services, benefits, added savings, protection and security.

With Star Classic Banking:

- ▶ Access to online banking is always free.
- ▶ You'll pay no monthly or per item fees for purchases with your Pennstar Bank Cash and Check Card.
- ▶ Visa® Extras Rewards

Classic Checking

This basic checking account is free of a monthly maintenance fee. There are no balance requirements, and you can write as many checks as you want!

Classic Premium Checking

Enjoy all the features of Classic Checking with our **Premium Package**[†] for a low monthly fee of \$5.

Classic Interest Checking

Earn interest on the balances in your account with this checking option. Interest is accrued daily based on the following tiers and credited to your account each month.

Interest Rate Tiers

- Tier 1: \$100 to \$2,499.99
- Tier 2: \$2,500 and over

Pay no monthly maintenance fee when:

- ▶ Your average daily collected balance is \$500 or more, or
- ▶ You are age 50 or over.

Be sure to ask about a **free** personal financial review with a licensed financial consultant.

Interest Premium Checking

Enjoy the features of Classic Interest Checking with our **Premium Package**[†] for a low monthly fee of \$5.

Star Privilege Premium Plan

This account is designed to show you just how powerful your personal banking relationship can be!

Link up to four other checking, savings and/or money market accounts to your **Star Privilege Premium Plan**, and you'll pay no monthly maintenance fee when the combined average daily collected balance in the linked accounts is \$5,000 or more.

To show you how much we value the relationship you maintain, we include our **Premium Package**[†] with this plan at no cost to you. And, you'll enjoy the following banking benefits:

- ▶ Premium Money Market Account option*
- ▶ A **0.25% rate increase** on new CDs**
- ▶ **Free** access and bill pay with Pennstar Online Banker
- ▶ **Free** specialty gray checks (wallet style) or a **50% discount** off designer checks (wallet style)
- ▶ **Free** personal financial review with a licensed financial consultant

*Minimum balance to open is \$5000. Available only to customers in our Premium Plans.

**Does not apply to CDs with promotional rates.

Premium Package[†] Benefits

You can get more from your checking account when you sign up for Pennstar Bank's **Premium Package**[†]

Financial Advantages

Coast to Coast Vision Plan[‡]

Receive discounts of **10% to 30%** or more on prescription eyeglasses at over 12,000 participating optical providers nationwide. And save on eye exams and surgery including PRK and LASIK at participating ophthalmology offices.

[‡]Medical Discounts are NOT insurance.

Rx Advantage™ Prescription Drug Program[‡]

You'll receive **discount pricing** on many of your prescription medications when you present your Rx Advantage™ card at participating pharmacies nationwide. You can also enjoy the convenience of having routine prescriptions mailed directly to your door!

NationsHealth Medical Supply Pharmacy

You can receive up to **15% off** average retail prices of diabetes testing products. You'll enjoy the convenience of having the supplies delivered right to your door. No shipping charges will be incurred when you order through this trusted mail-order company.

Mail Order Service

Save time and money with our mail order service. Order prescription medications you take on an ongoing basis and have them delivered directly to you!

[‡]Medical Discounts are NOT insurance.

Everyday Rebate Rewards

Get rewarded by simply purchasing the items that you use every day. Save your receipts (up to \$100), send them in quarterly with your Everyday Rebate Rewards request form and **get 10% back**. You can receive up to \$40 in cash back every year!

Protection Advantages

\$10,000 Accidental Death and Dismemberment Insurance

You will be **protected with \$10,000** in Accidental Death and Dismemberment Insurance.

\$10,000 Identity Theft Insurance with Fraud Assistance[†]

Receive up to \$10,000 in financial relief for qualified expenses along with Fraud Assistance,[†] a comprehensive service designed to help with the hassle of clearing your good name.

[†]This is not insurance.

Credit Alert[®]#

You can minimize the damage to your credit with this 24-hour daily monitoring service.

Travel and Entertainment Advantages

Savers Club[®]

Use this great book to **receive national discounts** that allow

you to save on hotels, theme parks, car rentals, movie tickets, dining, attractions and more!

Bonus Travel

Want to receive cash rewards when you travel? Use our toll-free Travel Reservation Service to make travel arrangements, and you'll receive a cash reward equal to 5% of your expense on lodging, airline travel, car rentals, cruises and package tours.

Companion Airfare

Love to travel? Next time take a friend along. With Companion Airfare, when you buy your regular-priced, adult, coach-class, round-trip ticket from any participating airline, you'll qualify for a companion ticket **worth up to \$650** for a minimal processing fee.

Banking Benefits

Free or Discounted Checks⁺

Specialty Gray checks (wallet style) are always **free** with your checking account when you select the **Premium Package**[†]. Or, receive a **50% discount** off designer checks (wallet style).

⁺Some restrictions apply. Ask for details.

Online Bill Pay

Pay just \$2.50 per month for Bill Pay with Pennstar Online Banker—a **savings of \$2 per month**. Bill Pay is **free** with the Star Privilege Premium Plan.