

## FINANCIAL PRODUCTS COMPARISON - COASTAL REGION (as of September 2011)

<u>Financial Institutions</u>	<u>First South Bank</u>		<u>Southern Bank and Trust Company</u>	
<u>Account Name</u>	<u>Regular Savings</u>	<u>Free Basic Checking</u>	<u>Regular Savings</u>	<u>Free Checking</u>
<b><u>Card-Based Electronic Account</u></b>	yes	yes	yes	yes
<b><u>Online Banking</u></b>	Free	Free	Free	Free
<b><u>Direct Deposit</u></b>	Free	Free	Free	Free
<b><u>Automatic Savings</u></b>	Free	Free	Free	Free
<b><u>Electronic Statements</u></b>	Free	Free	Free	Free
<b><u>Interest Bearing</u></b>	yes	no	yes	no
<b><u>Opening Balance Requirement</u></b>	N/A	\$100.00	\$100.00	\$50.00
<b><u>Monthly Maintenance Fees</u></b>	\$7.00	None	n/a	None
<b><u>Way to Avoid Maintenance Fee</u></b>	Minimum Balance of \$200.00		Minimum Balance of \$200.00	
<b><u>Withdrawal Limitations</u></b>	\$5.00 per withdrawal in excess of 2 per month	None	\$3.00 per withdrawal in excess of 3 per month	n/a
<b><u>Meets FDIC Model Safe Account</u></b>	No	No	No	No