

# Consumer Chart of Accounts

as of March 2019



Tompkins State Bank

Type of Account	Minimum Balance to Open	Minimum Average Balance to Avoid Service Charge		Tiered Interest Structure		Statements	Images with paper statements
<b>CHECKING ACCOUNTS</b>							
Classic Checking	\$100.00	\$0.00 - \$499.99 \$500.00 +	\$5.00 \$0.00	Not Interest Bearing		Paper or E-statements	\$3/mon
Interest Checking	\$100.00	\$0.00 - \$999.99 \$1,000.00 +	\$8.00 \$0.00	\$0.00 - \$999.99 \$1,000.00 - \$2,499.99 \$2,500.00 +	0.00% current rate current rate	Paper or E-statements	\$3/mon
E-Checking	\$100.00	N/A		Not Interest Bearing		E-statement Only	N/A
Summit Checking (must be 55 or older)	\$100.00	N/A		Not Interest Bearing		Paper or E-statements	Free upon request
Performance Checking	\$100.00	\$0.00 - \$4,999.99 \$5,000.00 +	\$10.00 \$0.00	\$0.00 - \$4,999.99 \$5,000.00 - \$24,999.99 \$25,000.00 +	0.00% current rate current rate	Paper or E-statements	\$3/mon
<b>MONEY MARKET ACCOUNTS</b>							
Premium Growth Money Market	\$1,000.00	\$0.00 - \$999.99 \$1,000.00 +	\$10.00 \$0.00	\$0.00 - \$999.99 \$1,000.00 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 +	0.00% current rate current rate current rate	Paper or E-statements	\$3/mon
Premium Growth Money Market Plus	\$30,000.00	\$0.00 - \$29,999.99 \$30,000.00 +	\$20.00 \$0.00	\$0.00 - \$29,999.99 \$30,000.00 - \$99,999.99 \$100,000.00 - \$249,999.99 \$250,000.00 +	0.00% current rate current rate current rate	Paper or E-statements	\$3/mon
<b>MISCELLANEOUS CHECKING ACCOUNTS</b>							
HSA Checking	\$0.00	N/A		\$0.01 - \$999.99 \$1,000.00 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 +	current rate current rate current rate current rate	Paper or E-statements	Free upon request
<b>SAVINGS ACCOUNTS</b>							
Regular Savings	\$100.00	\$0.00 - \$249.99 \$250.00 +	\$5.00 \$0.00	\$0.01 +	current rate	Paper or E-statements	\$3/mon
Christmas Club Savings	\$0.00	N/A No withdrawals allowed		\$0.01 + Interest Credited Annually	current rate	No statement	\$3/mon
IRA Savings	\$0.00	N/A		\$0.01 +	current rate	Paper or E-statements	\$3/mon

\*Ask a personal banker about our Teen Checking and Minor Savings accounts

MEMBER FDIC