

Compare our Accounts

Personal Checking

Rewards Checking	CASHBack Checking	CHOICE CHECKING	Classic Interest Checking
<ul style="list-style-type: none"> Earn a higher qualifying APY* on your entire balance when qualifications are met during the monthly qualification cycle****. Earn a non-qualifying APY* if qualifications** are not met Unlimited ATM fee refunds nationwide*** No monthly service charges No minimum balance requirement Unlimited checking transactions Free Visa® check card Free Georgia Express Online Banking & BillPay Free Express e-Statements Overdraft privilege (must opt in to receive coverage) Personal accounts only \$100 minimum deposit to open FDIC insured <p>*Higher qualifying annual percentage yield (APY) paid on all balances each month when the qualifications are met. If you do not meet the qualifications per monthly qualification cycle****, your account will earn interest at the non-qualifying APY; however, you will not receive ATM fee refunds for that time period. We may change the interest rates & APYs at any time after the account is opened. If you close your account before interest is paid, you will not receive the accrued interest.</p>	<ul style="list-style-type: none"> Earn 2% cash back on the first \$1250.00 in check card purchases for a maximum cash rebate of \$25.00* during each month when qualifications** are met Unlimited ATM fee refunds nationwide*** No monthly service charges No minimum balance requirement Earn interest on your rebates with CASHBack Saver account Unlimited checking transactions Free Visa® check card Free Georgia Express Online Banking & BillPay Free Express e-Statements Overdraft privilege (must opt in to receive coverage) For personal accounts only \$100 minimum deposit to open FDIC insured <p>Cash rebates are automatically credited to your CASHBack Checking or optional CASHBack Saver account.</p> <p>*Maximum monthly cash back rebate of \$25.00 effective 6/11/2011.</p>	<ul style="list-style-type: none"> Unlimited checking transactions Shopping discounts from local & national merchants Comprehensive ID fraud protection Restoration & Wallet Replacement services No minimum balance requirement Meet the simple qualifications to get \$7 monthly fee reduced/waived: <ul style="list-style-type: none"> Receive e-Statements and reduce fee by \$3 Further reduce by 25¢ per check card purchase, until fee is eliminated Free Visa® check card Free Georgia Express Online Banking with Bill Pay Free Express e-Statements Overdraft Privilege (must opt in to receive coverage) For personal accounts only \$100 minimum deposit to open FDIC insured <p>Learn more at http://bankofgeorgia.choice.com.</p> <p>The \$7.00 monthly service charge may be reduced by doing the following during the Monthly Qualification Cycle****: \$3.00 reduction in fee for enrolling in & receiving electronic statements, and \$0.25 reduction in fee for each posted & cleared check card purchase. Qualifying transactions must post & clear the account during the monthly qualification cycle****. Transactions may take one or more business days from the transaction date to post to an account from the date the transaction is made. Once the monthly service charge is eliminated, additional check card transactions will not result in additional credits to the account. ATM withdrawals do not count towards qualifying check card transactions.</p>	<ul style="list-style-type: none"> Earn interest on collected balances \$8 monthly service charge waived with \$1,000 daily minimum balance OR \$2,000 average daily balance No service charge for age 50 and up Unlimited checking transactions Free Visa® check card Free Georgia Express Online Banking with Bill Pay Free Express e-Statements Overdraft privilege (must opt in to receive coverage) \$100 minimum deposit to open For personal accounts only FDIC insured

**Just follow these 3 free and easy steps to qualify for Rewards or CASHBack Checking:

- Have at least 10 check card purchases post and clear per monthly qualification cycle**** (withdrawals at an ATM do not count)
- Have at least one Direct Deposit or automatic payment post and clear per monthly qualification cycle
- Enroll and receive monthly e-Statements in lieu of paper statement.

*****ATM Fee Refunds Nationwide:** As an added benefit, each monthly qualification cycle in which you meet the simple **qualifications, we will refund any ATM charges, no matter whose ATM you used.

******Monthly Qualification Cycle:** a period beginning one business day prior to the current statement cycle through one business day prior to the close of the current statement cycle. Our statement cycle ends on the 10th of each month, unless the 10th falls on a non-business day or bank holiday, then the statement cycle will end the first business day prior to the non-business day or bank holiday. Qualifying transactions must post to and clear your account during the qualification cycle

Visit our website www.bankofgeorgia.com and open your account online, today! It's fast, easy and convenient. Have questions or need more information? Give us a call at 770.631.9488 or stop by one of our seven convenient locations in Fayette and Coweta counties.