

Personal & Business Accounts

Checking Accounts

Choice Plus Checking

- \$50.00 deposit to open account
- Monthly service charge is \$9.00
- Check copies returned with statement
- Unlimited check writing
- Blue safety checks (no charge)
- Designer checks (50% discount)
- 25% discount on 2 x 5 safe deposit box rental
- Earn interest if a \$2,500.00 minimum daily balance is maintained*
- \$10,000 accidental death & dismemberment insurance
- CyberScout (an identity theft resolution service)
- Cellular telephone protection + (\$600/\$1200)
- Roadside assistance
- Lux Benefits with Card Link Cash Back
- Free online banking, mobile banking and bill payment
- Free money order and official checks (limit 6)

Choice Checking

- \$50.00 deposit to open account
- No monthly service charge if minimum daily balance of \$50.00 or above is maintained. If the balance falls below \$50.00, you will be charged \$7.00.
- Check safekeeping
- Unlimited check writing
- Lux Benefits with Card Link Cash Back
- Cellular telephone protection (\$250/\$500)



Choice Plus 50 Checking

- \$50.00 deposit to open account
- Monthly service charge is \$7.00
 - Maintain a \$2,500 minimum daily balance and the \$7.00 monthly service charge is waived
- Check copies returned with statement
- Unlimited check writing
- Blue safety checks (no charge)
- Designer checks (50% discount)
- 25% discount on 2 x 5 safe deposit box rental
- Earn interest if a \$2,500.00 minimum daily balance is maintained*
- \$10,000 accidental death & dismemberment insurance
- CyberScout (an identity theft resolution service)
- Cellular telephone protection + (\$600/\$1200)
- Roadside assistance
- Lux Benefits with Card Link Cash Back
- Free online banking, mobile banking and bill payment
- Free money order and official checks (limit 6)

Max Checking

- \$7,500.00 deposit to open account
- Check copies returned with statement
- No monthly service charge if minimum daily balance of \$7,500.00 or above is maintained. If the minimum daily balance falls below \$7,500.00, you will be charged \$7.50.
- Earn interest if the \$7,500.00 minimum daily balance is maintained*

* Interest begins to accrue on the business day you deposit non-cash items. It is compounded daily and credited to the account monthly. Interest will not be received if the account is closed before it is credited.

Savings Accounts

Silver Savings

- \$50.00 deposit to open account
- No monthly service charge if minimum daily balance of \$50.00 or above is maintained. If the balance falls below \$50.00, you will be charged \$5.00.
- Six free withdrawals per month. \$1.00 for each additional withdrawal.
- Dormant fee, if dormant for over 2 years with balance under \$100, account will be charged \$5.00 per month per statement cycle.

Youth Savings

- \$25.00 deposit to open account
- No account fees
- Youth accounts will be converted to a Silver Savings account at age 18.

Christmas Savings

- \$5.00 deposit to open account
- No fee, unless the account is closed before the end of the club account period, then \$5.00.
- Funds in the account are automatically mailed or direct deposit to an existing account at the end of the account period.

Business Accounts

Business Checking Account

- \$50.00 deposit to open account
- There is a monthly service charge of \$8.00 which can be offset by an earnings credit. This earnings credit is based on your average collected balance minus a 10% reserve. The rate that is earned on this credit is based on the previous months 30 day Treasury bill average rate less 1%.
- Each item you deposit is \$.07
- Each check or debit is \$.13
- Coin is \$.07 per roll over 50 rolls

Small Business Checking Account

- \$50.00 deposit to open account
- If you maintain a average daily collected balance of \$2,500 there will be no fee charged to your account, otherwise you will receive a \$10.00 monthly service charge.
- The first 50 items deposited are free: items in excess of the 50 are \$0.08 per item.
- The first 25 checks or debits written on the account are free; any in excess are \$.15 per item.



Main Branch

121 East Canal Street
Picayune, MS 39466
601-749-3200

North Branch

721 Cooper Road
Picayune, MS 39466
601-749-3272

West Canal Branch

208 West Canal Street
Picayune, MS 39466
601-749-3277

South Branch

801 Memorial Boulevard
Picayune, MS 39466
601-749-3275

Kiln Branch

16230 Highway 603, Suite A
Kiln, MS 39556
228-242-0190

Wiggins Branch

1025 Hall Street
Wiggins, MS 39577
601-928-7295

Poplarville Branch

1720 South Main Street
Poplarville, MS 39470
601-795-0250

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FNB

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today!**

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&
Business
Accounts**