

STATE BANK & TRUST CO.			Effective March 1, 2010		Account Information						
\$50 min. to open all accounts	Traditional Checking		Preferred Checking	Free Checking	Checking with Interest		Traditional Savings		Money Market		
	\$100 minimum balance	Minimum balance not maintained	No minimum balance	No minimum balance	\$1000 minimum balance	Minimum balance not maintained	\$100 minimum balance*	Minimum balance not maintained	\$2500 minimum balance	Minimum balance not maintained	
Monthly Service Fees	\$0	\$7	\$7 \$5 (Troupers)	\$0	\$0	\$7	\$0	\$10	\$0	\$7	
Monthly Activity Fees	\$0	\$.25 per service chargeable debit after the first 10	\$0	\$0	\$0	\$.25 per service chargeable debit	\$2.00 per withdrawal exceeding 4 per month		\$.15 per deposited item after 30		
Features	Unlimited check writing Unlimited ATM usage Check Imaging		Earns Interest Unlimited Check writing w/Free Checks Unlimited ATM usage Check Imaging		No minimum balance requirements Unlimited check writing Unlimited ATM usage		Tiered interest rate	Service charges waived for account holders under the age of 18 * Active checking account required, \$250 minimum balance otherwise		Tiered interest rate Allows 6 transfers per month and interest is compounded monthly	
							Unlimited ATM usage Check Imaging				
Benefits	ATM/Debit card Internet Banking Bill Pay Touch Tone Teller		ATM/Debit card w/no annual fee Internet Banking Bill Pay Touch Tone Teller Financial, Security, Travel, and Convenience Advantages		ATM/Debit card Internet Banking Bill Pay Touch Tone Teller		ATM/Debit card Internet Banking Bill Pay Touch Tone Teller		Combined Statements Touch Tone Teller		

All service charges on checking and Money Market accounts are subject to state and local tax. Service chargeable debits include checks, ATM withdrawals (savings and Free Checking accounts), ACH withdrawals and web bill-payments, savings and Money Market withdrawals, and TTT transfers. Accounts closed before interest credited will forfeit accrued interest. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (Collected Balance).
We reserve the right to amend or terminate any of the terms enclosed upon giving reasonable notice to you. Reasonable notice may consist of posting such changes in our building for a reasonable period of time.