Consumer Account Comparison		Cortland Bank Private Bank Checking is becomin	g Farmers Private Client Premier Interest Checking	Cortland Bank Interest Bonus Tiered Checking	is becoming Farmers Premier Interest Checking	Cortland Bank Choice Interest Checking	g is becoming Farmers Bonus Checking
	•	Previous Private Bank Checking	New Private Client Premier Interest Checking Account	Previous Interest Bonus Tiered Checking	New Premier Interest Checking Account	Previous Choice Interest Checking	New Bonus Checking Account
Cortland Bank Free Checking is beco	oming Farmers Totally Green Checking New Totally Green Checking Account	\$1,000.00 minimum balance to open	No minimum balance to open	\$50.00 minimum balance to open	\$1,500.00 minimum balance to open	\$50.00 minimum balance to open	\$100.00 minimum balance to open
\$50.00 minimum balance to open	\$100.00 minimum balance to open	No monthly account service charge with \$10,000.00 average collected balance	No Monthly Service Charge	\$4.00 monthly account service charge regardless of balance	No monthly account service charge with daily balances of \$1,500	No monthly account service charge Account qualifications are:	\$5.00 monthly account service charge is assessed if the balance falls below \$100 at any time during the month. The statement cycle
No monthly account service charge	No monthly account service charge	— \$15.00 monthly account service charge if average collected balance falls below \$10,000.00		\$10.00 per month if the average balance falls below \$1,000.00	or more - \$10.00 per month if the daily balance falls below \$1,500	Make at least 12 debit card purchases during the statement cycle Log in to online banking at least once during the	qualifications on the account are: Have at least one electronic automatic deposit or debit per statement cycle
Monthly paper statement - \$2.00/month - E-statements available	E-statements required or \$3.00 paper statement fee Additional \$3.00 per month for copies of checks	Monthly E-statements - Paper statements available for \$2.00/month	Monthly paper statement - E-statements available	Monthly paper statement	at any time during the month Monthly paper statement	statement cycle	Make at least 10 debit card purchases during the statement cycle
Non-interest-bearing account	Non-interest bearing account	When account qualifications are met: - 2.25% Annual Percentage Yield (APY) on balances up	Premium Tiered Interest Rates	E-statement available	E-statements available		Agree to E-statements through online banking **Re-enrollment in E-statements at Farmers will be
Unlimited check writing	Unlimited check writing	to and including \$50,000.00 and 0.25% APY on balances over \$50,000.00		Tiered interest rate based on collected balance - \$0.01 - \$999.99 = No Interest	Tiered interest rate based on daily balance - \$0 - \$9,999 = Base Rate	E-statements with check images	required E-statements with check images required at no charge
Debit card	Debit Card	When account qualifications are not met: No interest is earned and ATM fees are not refunded		- \$1,000.00 - \$9,999.99 = Base Rate - \$10,000.00 - \$49,999.99 = Tier 1	- \$10,000 - \$24,999 = Tier 1 - \$25,000 - \$49,999 = Tier 2	\$2.00 monthly fee for paper statements	
ATM Access	MoneyPass Network	Unlimited check writing	Unlimited check writing	- \$50,000.00 - \$99,999.99 = Tier 2 - Over \$100,000.00 = Tier 3	- \$50,000 and above = Tier 3	When account qualifications are met: - 2.00% Annual Percentage Yield (APY) on balances up to and including \$25,000.00 and 0.25% APY on	Higher variable interest rate applied to accounts on daily balances of \$15,000 or less if the account meets cycle qualifications. Lower interest rate paid on balances over \$15,000.
Online Banking – Check images available, Online Bill Pay, Mobile Banking	Online Banking – Check images available, Online Bill Pay, Mobile Banking	Debit Card	Complimentary Private Client checks Debit Card	Unlimited check writing	Unlimited check writing	balances over \$25,000.00 When account qualifications are not met:	Lower rate is also applied if the account does not meet qualifications.
	coming Farmers Totally Green Checking	ATM Access	MoneyPass Network	One free box of standard checks per year		0.05% Annual Percentage Yield (APY) on all balances	
Previous Platinum Checking	New Totally Green Checking Account	Online Banking – Check images available, Online Bill Pay, Mobile Banking	Online Banking – Check images available, Online Bill Pay, Mobile Banking	Debit Card	Debit Card	Unlimited check writing Debit Card	Unlimited check writing Debit Card
\$50.00 minimum balance to open	\$100.00 minimum balance to open		becoming Farmers Premier Interest Checking	ATM Access	MoneyPass Network	Unlimited ATM fee refunds, nationwide when account qualifications	MoneyPass Network
\$7.00 monthly account service charge	No monthly account service charge	Previous Interest Tiered Checking	New Premier Interest Checking Account	Online Banking – Check images available, Online Bill Pay, Mobile Banking	Online Banking – Check images available, Online Bill Pay, Mobile Banking	are met Online Banking – Check images available, Online Bill Pay,	Online Banking – Check images available, Online Bill Pay,
Monthly paper statements - E-statements available	E-statements required or \$3.00 paper statement fee Additional \$3.00 per month for copies of checks	\$50.00 minimum balance to open No monthly account service charge with \$1,000.00 average	\$1,500.00 minimum balance to open No monthly account service charge with daily balances of \$1,500	, and the second		Mobile Banking	Mobile Banking
Non-interest bearing account	Non-interest bearing account	balance = \$10.00 per month if the average balance falls below	or more - \$10.00 per month if the daily balance falls below \$1,500		coming Farmers 50 Advantage Checking	Cortland Bank Choice Cash Checking	is becoming Farmers Bonus Checking
Unlimited check writing	Unlimited check writing	\$1,000.00	at any time during the month	Previous Club 65 Checking \$50.00 minimum balance to open	New 50 Advantage Checking Account \$100.00 minimum balance to open	Previous Choice Cash Checking	New Bonus Checking Account
Debit card	Debit Card	Monthly paper statement - E-statement available	Monthly paper statement - E-statements available	•	'	\$50.00 minimum balance to open No monthly account service charge	\$100.00 minimum balance to open \$5.00 monthly account service charge is assessed if the balance
ATM Access	MoneyPass Network	Tiered interest rate based on collected balance - \$0.01 - \$999.99 = No Interest	Tiered interest rate based on daily balance - \$0 - \$9,999 = Base Rate	\$3.00 monthly account service charge regardless of account balance	An \$8.00 monthly service charge is assessed if the balance falls below \$100 at any time during the month.	Account qualifications are: - Make at least 12 debit card purchases during the	falls below \$100 at any time during the month. The statement cycle qualifications on the account are:
Online Banking – Check images available, Online Bill Pay, Mobile Banking	Online Banking – Check images available, Online Bill Pay, Mobile Banking	- \$1,000.00 - \$9,999.99 = Base Rate - \$10,000.00 - \$49,999.99 = Tier 1	- \$10,000 - \$24,999 = Tier 1 - \$25,000 - \$49,999 = Tier 2	Free monthly paper statement	Monthly paper statement	statement cycle Log in to online banking at least once during the statement cycle	Have at least one electronic automatic deposit or debit per statement cycle Make at least 10 debit card purchases during the
Cortland Bank Bonus Checking is b	pecoming Farmers Classic Checking	- \$50,000.00 - \$99,999.99 = Tier 2 - Over \$100,000.00 = Tier 3	- \$50,000 and above = Tier 3		Additional fee of \$3.00 per statement if check images are desired Estatements available.		statement cycle Agree to E-statements through online banking
Previous Bonus Checking	New Classic Checking	Unlimited check writing	Unlimited check writing	Non-interest les-view asserts	E-statements available Variable interest rate applied to delik belanges of \$1 500 or more.		**Re-enrollment in E-statements at Farmers will be required
\$50.00 minimum balance to open	\$100.00 minimum balance to open	Debit Card ATM Access	Debit Card MoneyPass Network	Non-interest bearing account	Variable interest rate applied to daily balances of \$1,500 or more. — Rate subject to change monthly	E-statements with check images - \$2.00 monthly fee for paper statements	E-statements with check images required at no charge
\$4.00 monthly account service charge regardless of account balance	No monthly account service charge with daily balances of \$600 or more	Online Banking – Check images available, Online Bill Pay,	Online Banking – Check images available, Online Bill Pay,	Unlimited check writing One free box of standard checks per year	Unlimited Check Writing Complimentary Farmers 50 Advantage checks with a	When account qualifications are met:	Higher variable interest rate applied to accounts on daily balances
	\$8.00 per month if the daily balance falls below \$600 at any time during the month	Mobile Banking Cortland Bank Health Savings Account is	Mobile Banking becoming Farmers Health Savings Account	One free box of standard checks per year	Complimentary Farmers 50 Advantage checks with a shipping fee of \$1.99 per box. Limit 1 box per order	- 2.00% cash back on purchases up to \$400.00 (up to \$96.00 a year, \$8 a month)	of \$15,000 or less if the account meets cycle qualifications. Lower interest rate paid on balances over \$15,000.
Monthly paper statements - E-statements available	Monthly paper statement with printed check images - E-statements available	Previous Health Savings	New Health Savings Account		Other check designs, printing costs vary with style chosen	When account qualifications are not met: - No rewards are earned	Lower rate is also applied if the account does not meet qualifications.
Non-interest bearing account	Non-interest bearing account	No minimum balance to open	No minimum balance to open	Debit Card	Debit Card	Unlimited check writing	Unlimited check writing
Unlimited check writing	Unlimited check writing	Tiered interest rate based on collected balance and paid. \$0 - \$999.99 = No Interest \$1,000.00 - \$9,999.99 = Tier 1	No minimum balance to maintain to earn interest Interest accrues daily on all balances - Refer to interest rate charts and account disclosures for			Debit Card	Debit Card
One free box of checks per year Debit Card	Debit Card	- \$10,000.00 - \$49,999.99 = Tier 2 - \$50,000.00 - \$99,999.99 = Tier 3	full details	ATM Access	MoneyPass Network	Unlimited ATM fee refunds, nationwide when account qualifications are met	MoneyPass Network
ATM Access	MoneyPass Network	Over \$100,000.00 = Tier 4 Monthly Statements	Can make automatic transfers to HSA for regular contributions	Online Banking – Check images available, Online Bill Pay, Mobile Banking	Online Banking – Check images available, Online Bill Pay, Mobile Banking	Online Banking – Check images available, Online Bill Pay, Mobile Banking	Online Banking – Check images available, Online Bill Pay, Mobile Banking
Online Banking – Check images available, Online Bill Pay, Mobile Banking	Online Banking – Check images available, Online Bill Pay, Mobile Banking	monthly statements	(customer or employer can make contributions)	Free safe deposit box for one year	Free safe deposit box for one year for newly opened box	Danking	Ballang
moone saming	mobile Building		Online banking (view only) is available	, ,			
Consumer Account	Comparison (cont.)	Cortland Bank Passbook Savings is	becoming Farmers Statement Savings	Cortland Bank Choice Savings	is becoming Money Market Index	Cortland Bank Money Market Plus is b	pecoming Farmers Money Market Index
Consumer Account	,	Previous Passbook Savings	New Statement Savings Account	Previous Choice Savings	New Money Market Index Account	Previous Money Market Plus	New Money Market Index Account
Cortland Bank Choice Premier Checking	g is becoming Farmers Bonus Checking	Previous Passbook Savings \$50.00 minimum balance to open	New Statement Savings Account \$100.00 minimum balance to open	Previous Choice Savings \$50.00 minimum balance to open	New Money Market Index Account \$5,000.00 minimum balance to open	Previous Money Market Plus \$2,500.00 minimum balance to open	New Money Market Index Account \$5,000.00 minimum balance to open
	,	Previous Passbook Savings \$50.00 minimum balance to open Quarterly account service charge of \$4.00 if average balance falls below \$200.00	New Statement Savings Account	Previous Choice Savings	New Money Market Index Account	Previous Money Market Plus	New Money Market Index Account
Cortland Bank Choice Premier Checking Previous Choice Premier Checking \$50.00 minimum balance to open No monthly account service charge	g is becoming Farmers Bonus Checking New Bonus Checking Account \$100.00 minimum balance to open \$5.00 monthly account service charge is assessed if the balance	Previous Passbook Savings \$50.00 minimum balance to open Quarterly account service charge of \$4.00 if average balance falls	New Statement Savings Account \$100.00 minimum balance to open Monthly account service charge of \$5.00 if daily balance falls	Previous Choice Savings \$50.00 minimum balance to open No monthly account service charge	New Money Market Index Account \$5,000.00 minimum balance to open No monthly account service charge with daily balance of \$5,000 or more - \$10.00 per month if the daily balance falls below \$5,000 at any time during the month	Previous Money Market Plus \$2,500.00 minimum balance to open No monthly account service charge with an average collected balance of \$2,500.00 or more - \$10.00 per month if the average collected balance falls below \$2,500.00 at any time during the month - \$5.00 quarterly fee is assessed to dormant and/or	New Money Market Index Account \$5,000.00 minimum balance to open No monthly account service charge with daily balance of \$5,000 or more
Cortland Bank Choice Premier Checking Previous Choice Premier Checking \$50.00 minimum balance to open No monthly account service charge Account qualifications are: Make at least 15 debit card purchases during the	g is becoming Farmers Bonus Checking New Bonus Checking Account \$100.00 minimum balance to open \$5.00 monthly account service charge is assessed if the balance falls below \$100 at any time during the month. The statement cycle qualifications on the account are:	Previous Passbook Savings \$50.00 minimum balance to open Quarterly account service charge of \$4.00 if average balance falls below \$200.00 - \$5.00 quarterly fee is assessed to dormant and/or escheat accounts; \$20.00 fee if account closes during	New Statement Savings Account \$100.00 minimum balance to open Monthly account service charge of \$5.00 if daily balance falls below \$100.00 any time during the month Quarterly paper statement	Previous Choice Savings \$50.00 minimum balance to open	New Money Market Index Account \$5,000.00 minimum balance to open No monthly account service charge with daily balance of \$5,000 or more - \$10.00 per month if the daily balance falls below \$5,000 at any time during the month Monthly paper statement without check images. - Additional fee of \$3.00 per statement if check images	Previous Money Market Plus \$2,500.00 minimum balance to open No monthly account service charge with an average collected balance of \$2,500.00 or more - \$10.00 per month if the average collected balance falls below \$2,500.00 at any time during the month	New Money Market Index Account \$5,000.00 minimum balance to open No monthly account service charge with daily balance of \$5,000 or more - \$10.00 per month if the daily balance falls below
Cortland Bank Choice Premier Checking Previous Choice Premier Checking \$50.00 minimum balance to open No monthly account service charge Account qualifications are: - Make at least 15 debit card purchases during the statement cycle - Log in to online banking at least once during the	g is becoming Farmers Bonus Checking New Bonus Checking Account \$100.00 minimum balance to open \$5.00 monthly account service charge is assessed if the balance falls below \$100 at any time during the month. The statement cycle qualifications on the account are: Have at least one electronic automatic deposit or debit per statement cycle	Previous Passbook Savings \$50.00 minimum balance to open Quarterly account service charge of \$4.00 if average balance falls below \$200.00 - \$5.00 quarterly fee is assessed to dormant and/or escheat accounts; \$20.00 fee if account closes during the first 90 days	New Statement Savings Account \$100.00 minimum balance to open Monthly account service charge of \$5.00 if daily balance falls below \$100.00 any time during the month	Previous Choice Savings \$50.00 minimum balance to open No monthly account service charge Monthly e-statement without check images Monthly paper statement \$2.00/month	New Money Market Index Account \$5,000.00 minimum balance to open No monthly account service charge with daily balance of \$5,000 or more - \$10.00 per month if the daily balance falls below \$5,000 at any time during the month Monthly paper statement without check images. - Additional fee of \$3.00 per statement if check images are desired - E-statements available	Previous Money Market Plus \$2,500.00 minimum balance to open No monthly account service charge with an average collected balance of \$2,500.00 or more - \$10.00 per month if the average collected balance falls below \$2,500.00 at any time during the month - \$5.00 quarterly fee is assessed to dormant and/or escheat accounts; \$20.00 fee if account closes during	New Money Market Index Account \$5,000.00 minimum balance to open No monthly account service charge with daily balance of \$5,000 or more - \$10.00 per month if the daily balance falls below \$5,000 at any time during the month Monthly paper statement without check images. - Additional fee of \$3.00 per statement if check images
Cortland Bank Choice Premier Checking Previous Choice Premier Checking \$50.00 minimum balance to open No monthly account service charge Account qualifications are: Make at least 15 debit card purchases during the statement cycle	g is becoming Farmers Bonus Checking New Bonus Checking Account \$100.00 minimum balance to open \$5.00 monthly account service charge is assessed if the balance falls below \$100 at any time during the month. The statement cycle qualifications on the account are: Have at least one electronic automatic deposit or debit per statement cycle Make at least 10 debit card purchases during the statement cycle Agree to E-statements through online banking.	Previous Passbook Savings \$50.00 minimum balance to open Quarterly account service charge of \$4.00 if average balance falls below \$200.00 - \$5.00 quarterly fee is assessed to dormant and/or escheat accounts; \$20.00 fee if account closes during the first 90 days Quarterly paper statement - E-statement available Variable interest rate applied - Interest is compounded and credited quarterly	New Statement Savings Account \$100.00 minimum balance to open Monthly account service charge of \$5.00 if daily balance falls below \$100.00 any time during the month Quarterly paper statement E-statements available Variable interest rate applied on balances over \$1.00 Interest is compounded and credited quarterly	Previous Choice Savings \$50.00 minimum balance to open No monthly account service charge Monthly e-statement without check images Monthly paper statement \$2.00/month Choice Savings with Choice Interest and Choice Cash: 0.75% APY on balances up to and including \$25,000.00	New Money Market Index Account \$5,000.00 minimum balance to open No monthly account service charge with daily balance of \$5,000 or more \$10.00 per month if the daily balance falls below \$5,000 at any time during the month Monthly paper statement without check images. Additional fee of \$3.00 per statement if check images are desired E-statements available Tiered interest rate based on daily balance \$0 - \$4,999 = No interest	Previous Money Market Plus \$2,500.00 minimum balance to open No monthly account service charge with an average collected balance of \$2,500.00 or more - \$10.00 per month if the average collected balance falls below \$2,500.00 at any time during the month - \$5.00 quarterly fee is assessed to dormant and/or escheat accounts; \$20.00 fee if account closes during the first 90 days Monthly paper statements with check images - E-Statements available	New Money Market Index Account \$5,000.00 minimum balance to open No monthly account service charge with daily balance of \$5,000 or more - \$10.00 per month if the daily balance falls below \$5,000 at any time during the month Monthly paper statement without check images. - Additional fee of \$3.00 per statement if check images are desired. - E-statements available
Cortland Bank Choice Premier Checking Previous Choice Premier Checking \$50.00 minimum balance to open No monthly account service charge Account qualifications are: - Make at least 15 debit card purchases during the statement cycle - Log in to online banking at least once during the	g is becoming Farmers Bonus Checking New Bonus Checking Account \$100.00 minimum balance to open \$5.00 monthly account service charge is assessed if the balance falls below \$100 at any time during the month. The statement cycle qualifications on the account are: Have at least one electronic automatic deposit or debit per statement cycle Make at least 10 debit card purchases during the statement cycle	Previous Passbook Savings \$50.00 minimum balance to open Quarterly account service charge of \$4.00 if average balance falls below \$200.00 - \$5.00 quarterly fee is assessed to dormant and/or escheat accounts; \$20.00 fee if account closes during the first 90 days Quarterly paper statement - E-statement available Variable interest rate applied	New Statement Savings Account \$100.00 minimum balance to open Monthly account service charge of \$5.00 if daily balance falls below \$100.00 any time during the month Quarterly paper statement E-statements available Variable interest rate applied on balances over \$1.00	Previous Choice Savings \$50.00 minimum balance to open No monthly account service charge Monthly e-statement without check images Monthly paper statement \$2.00/month Choice Savings with Choice Interest and Choice Cash: 0.75% APY on balances up to and including \$25,000.00 and 0.25% APY on balances over \$25,000.00 when qualifications are met	New Money Market Index Account \$5,000.00 minimum balance to open No monthly account service charge with daily balance of \$5,000 or more - \$10.00 per month if the daily balance falls below \$5,000 at any time during the month Monthly paper statement without check images. - Additional fee of \$3.00 per statement if check images are desired - E-statements available Tiered interest rate based on daily balance - \$0 - \$4,999 = No interest - \$5,000 - \$7,499 = Base Rate - \$7,500 - \$24,999 = Tier 1	Previous Money Market Plus \$2,500.00 minimum balance to open No monthly account service charge with an average collected balance of \$2,500.00 or more - \$10.00 per month if the average collected balance falls below \$2,500.00 at any time during the month - \$5.00 quarterly fee is assessed to dormant and/or escheat accounts; \$20.00 fee if account closes during the first 90 days Monthly paper statements with check images - E-Statements available Tiered interest rate based on collected balance - \$0.01 - \$2,499.99 = No Interest	New Money Market Index Account \$5,000.00 minimum balance to open No monthly account service charge with daily balance of \$5,000 or more - \$10.00 per month if the daily balance falls below \$5,000 at any time during the month Monthly paper statement without check images. - Additional fee of \$3.00 per statement if check images are desired. - E-statements available Tiered interest rate based on daily balance - \$0 - \$4,999 = No interest
Cortland Bank Choice Premier Checking Previous Choice Premier Checking \$50.00 minimum balance to open No monthly account service charge Account qualifications are: - Make at least 15 debit card purchases during the statement cycle - Log in to online banking at least once during the statement cycle E-statements with check images	g is becoming Farmers Bonus Checking New Bonus Checking Account \$100.00 minimum balance to open \$5.00 monthly account service charge is assessed if the balance falls below \$100 at any time during the month. The statement cycle qualifications on the account are: Have at least one electronic automatic deposit or debit per statement cycle Make at least 10 debit card purchases during the statement cycle Agree to E-statements through online banking. **Re-enrollment in E-statements at Farmers will be	Previous Passbook Savings \$50.00 minimum balance to open Quarterly account service charge of \$4.00 if average balance falls below \$200.00 - \$5.00 quarterly fee is assessed to dormant and/or escheat accounts; \$20.00 fee if account closes during the first 90 days Quarterly paper statement - E-statement available Variable interest rate applied - Interest is compounded and credited quarterly - Rate subject to change	New Statement Savings Account \$100.00 minimum balance to open Monthly account service charge of \$5.00 if daily balance falls below \$100.00 any time during the month Quarterly paper statement E-statements available Variable interest rate applied on balances over \$1.00 Interest is compounded and credited quarterly Rate subject to change monthly	Previous Choice Savings \$50.00 minimum balance to open No monthly account service charge Monthly e-statement without check images Monthly paper statement \$2.00/month Choice Savings with Choice Interest and Choice Cash: 0.75% APY on balances up to and including \$25,000.00 and 0.25% APY on balances over \$25,000.00 when	New Money Market Index Account \$5,000.00 minimum balance to open No monthly account service charge with daily balance of \$5,000 or more - \$10.00 per month if the daily balance falls below \$5,000 at any time during the month Monthly paper statement without check images. - Additional fee of \$3.00 per statement if check images are desired - E-statements available Tiered interest rate based on daily balance - \$0 * \$4,999 = No interest - \$5,000 * \$7,499 = Base Rate	Previous Money Market Plus \$2,500.00 minimum balance to open No monthly account service charge with an average collected balance of \$2,500.00 or more - \$10.00 per month if the average collected balance falls below \$2,500.00 at any time during the month - \$5.00 quarterly fee is assessed to dormant and/or escheat accounts; \$20.00 fee if account closes during the first 90 days Monthly paper statements with check images - E-Statements available Tiered interest rate based on collected balance - \$0.01 - \$2,499.99 = No Interest - \$2,500.00 - \$24,999.99 = Base Rate - \$25,000.00 - \$49,999.99 = Tier 1	New Money Market Index Account \$5,000.00 minimum balance to open No monthly account service charge with daily balance of \$5,000 or more - \$10.00 per month if the daily balance falls below \$5,000 at any time during the month Monthly paper statement without check images. - Additional fee of \$3.00 per statement if check images are desired. - E-statements available Tiered interest rate based on daily balance - \$0 - \$4,999 = No interest - \$5,000 - \$7,499 = Base Rate - \$7,500 - \$24,999 = Tier 1
Cortland Bank Choice Premier Checking Previous Choice Premier Checking \$50.00 minimum balance to open No monthly account service charge Account qualifications are: Make at least 15 debit card purchases during the statement cycle Log in to online banking at least once during the statement cycle E-statements with check images \$2.00 monthly fee for paper statements	g is becoming Farmers Bonus Checking New Bonus Checking Account \$100.00 minimum balance to open \$5.00 monthly account service charge is assessed if the balance falls below \$100 at any time during the month. The statement cycle qualifications on the account are: Have at least one electronic automatic deposit or debit per statement cycle Make at least 10 debit card purchases during the statement cycle Agree to E-statements through online banking. **Re-enrollment in E-statements at Farmers will be required	Previous Passbook Savings \$50.00 minimum balance to open Quarterly account service charge of \$4.00 if average balance falls below \$200.00 - \$5.00 quarterly fee is assessed to dormant and/or escheat accounts; \$20.00 fee if account closes during the first 90 days Quarterly paper statement - E-statement available Variable interest rate applied - Interest is compounded and credited quarterly - Rate subject to change - Interest paid on the last business date of quarter	New Statement Savings Account \$100.00 minimum balance to open Monthly account service charge of \$5.00 if daily balance falls below \$100.00 any time during the month Quarterly paper statement E-statements available Variable interest rate applied on balances over \$1.00 Interest is compounded and credited quarterly Rate subject to change monthly Interest paid on the last business date of quarter \$1.00 fee for each withdrawal or debit over six per month Account access using ATM card	Previous Choice Savings \$50.00 minimum balance to open No monthly account service charge Monthly e-statement without check images Monthly paper statement \$2.00/month Choice Savings with Choice Interest and Choice Cash: 0.75% APY on balances up to and including \$25,000.00 and 0.25% APY on balances over \$25,000.00 when qualifications are met Choice Savings with Choice Premier: 1.25% APY on balances up to and including \$25,000.00	New Money Market Index Account \$5,000.00 minimum balance to open No monthly account service charge with daily balance of \$5,000 or more - \$10.00 per month if the daily balance falls below \$5,000 at any time during the month Monthly paper statement without check images. - Additional fee of \$3.00 per statement if check images are desired - E-statements available Tiered interest rate based on daily balance - \$0 - \$4,999 = No interest - \$5,000 - \$7,499 = Base Rate - \$7,500 - \$24,999 = Tier 1	Previous Money Market Plus \$2,500.00 minimum balance to open No monthly account service charge with an average collected balance of \$2,500.00 or more \$10.00 per month if the average collected balance falls below \$2,500.00 at any time during the month \$5.00 quarterly fee is assessed to dormant and/or escheat accounts; \$20.00 fee if account closes during the first 90 days Monthly paper statements with check images E-Statements available Tiered interest rate based on collected balance \$0.01 - \$2,499.99 = No Interest \$2,500.00 - \$24,999.99 = Base Rate	New Money Market Index Account \$5,000.00 minimum balance to open No monthly account service charge with daily balance of \$5,000 or more - \$10.00 per month if the daily balance falls below \$5,000 at any time during the month Monthly paper statement without check images. - Additional fee of \$3.00 per statement if check images are desired. - E-statements available Tiered interest rate based on daily balance - \$0 - \$4,999 = No interest - \$5,000 - \$7,499 = Base Rate
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Unlimited check writing Debit Card MoneyPass Network Online Banking – Check images available, Online Bill Pay, Mobile Banking	Previous Passbook Savings \$50.00 minimum balance to open Quarterly account service charge of \$4.00 if average balance falls below \$200.00 \$5.00 quarterly fee is assessed to dormant and/or escheat accounts; \$20.00 fee if account closes during the first 90 days Quarterly paper statement E-statement available Variable interest rate applied Interest is compounded and credited quarterly Rate subject to change Interest paid on the last business date of quarter \$1.00 per debit over the maximum of twelve per quarter No account access with ATM card Can be added as a non-primary account Pre-authorized, automatic and telephone transfers are limited to six per month. Withdrawals or transfers made in person, by mail or ATM are not restricted Online Banking & Mobile Banking Overdraft Protection not available Cortland Bank Super Passbook Savings \$1,000.00 minimum balance to open Monthly account service charge of \$5.00 if average balance falls below \$1,000.00 \$5.00 quarterly fee is assessed to dormant and/or escheat accounts; \$20.00 fee if account closes during the first 90 days Paper statement	New Statement Savings Account \$100.00 minimum balance to open Monthly account service charge of \$5.00 if daily balance falls below \$100.00 any time during the month Quarterly paper statement - E-statements available Variable interest rate applied on balances over \$1.00 - Interest is compounded and credited quarterly - Rate subject to change monthly - Interest paid on the last business date of quarter \$1.00 fee for each withdrawal or debit over six per month Account access using ATM card - Can be added to an existing debit card as a secondary account Limit of six transfers or withdrawals via checks, debit card or other electronic transaction per month Online Banking & Mobile Banking Overdraft Protection Available - Ability to link to checking account - \$10.00 transfer fee s is becoming Farmers Statement Savings New Statement Savings Account \$100.00 minimum balance to open Monthly account service charge of \$5.00 if daily balance falls below \$100.00 any time during the month	Previous Choice Savings \$50.00 minimum balance to open No monthly account service charge Monthly e-statement without check images Monthly paper statement \$2.00/month Choice Savings with Choice Interest and Choice Cash: 0.75% APY on balances up to and including \$25,000.00 and 0.25% APY on balances over \$25,000.00 when qualifications are met Choice Savings with Choice Premier: 1.25% APY on balances up to and including \$25,000.00 and 0.25% APY on balances over \$25,000.00 when Choice Premier account qualifications are met All balances earn 0.05% APY when qualifications are not met Pre-authorized, automatic and telephone transfers are restricted to 6 per month and no more than 3 of 6 may be made payable to a third party Withdrawals or transfers made in person, by mail or ATM are not restricted Online Banking & Mobile Banking Overdraft Protection Available Cortland Bank Premier Money Market is Previous Premier Money Market \$2,500 minimum balance to open No monthly account service charge with average balance of \$2,500.00 or more \$10.00 per month if the average balance falls below \$2,500.00 at any time during the month	New Money Market Index Account \$5,000.00 minimum balance to open No monthly account service charge with daily balance of \$5,000 or more \$10.00 per month if the daily balance falls below \$5,000 at any time during the month Monthly paper statement without check images. 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Cortland Bank Choice Premier Checking Previous Choice Premier Checking \$50.00 minimum balance to open No monthly account service charge Account qualifications are: - Make at least 15 debit card purchases during the statement cycle - Log in to online banking at least once during the statement cycle - Log in to online banking at least once during the statement cycle E-statements with check images - \$2.00 monthly fee for paper statements When account qualifications are met: - 2.50% Annual Percentage Yield (APY) on balances up to and including \$25,000.00 When account qualifications are not met: - 0.05% Annual Percentage Yield (APY) on all balances Unlimited check writing Debit Card Unlimited ATM fee refunds, nationwide when account qualifications are met Online Banking - Check images available, Online Bill Pay, Mobile Banking Cortland Bank Second Chance Checked Previous Second Chance Chance Checked Previous Second Chance Chance Chance Checked Previous Second Chance Chanc	New Bonus Checking Account	\$50.00 minimum balance to open Quarterly account service charge of \$4.00 if average balance falls below \$200.00 \$5.00 quarterly fee is assessed to dormant and/or escheat accounts; \$20.00 fee if account closes during the first 90 days Quarterly paper statement E-statement available Variable interest rate applied Interest is compounded and credited quarterly Rate subject to change Interest paid on the last business date of quarter \$1.00 per debit over the maximum of twelve per quarter No account access with ATM card Can be added as a non-primary account Pre-authorized, automatic and telephone transfers are limited to six per month. Withdrawals or transfers made in person, by mail or ATM are not restricted Online Banking & Mobile Banking Overdraft Protection not available Cortland Bank Super Passbook Savings \$1,000.00 minimum balance to open Monthly account service charge of \$5.00 if average balance falls below \$1,000.00 \$5.00 quarterly fee is assessed to dormant and/or escheat accounts; \$20.00 fee if account closes during the first 90 days Paper statement E-statement available Tiered interest rate \$1,000.00 - \$9,999.99 \$50,000.00 - \$9,999.99 \$50,000.00 - \$9,999.99	New Statement Savings Account \$100.00 minimum balance to open Monthly account service charge of \$5.00 if daily balance falls below \$100.00 any time during the month Quarterly paper statement - E-statements available Variable interest rate applied on balances over \$1.00 - Interest is compounded and credited quarterly - Rate subject to change monthly - Interest paid on the last business date of quarter \$1.00 fee for each withdrawal or debit over six per month Account access using ATM card - Can be added to an existing debit card as a secondary account Limit of six transfers or withdrawals via checks, debit card or other electronic transaction per month Online Banking & Mobile Banking Overdraft Protection Available - Ability to link to checking account - \$10.00 transfer fee S is becoming Farmers Statement Savings New Statement Savings Account \$100.00 minimum balance to open Monthly account service charge of \$5.00 if daily balance falls below \$100.00 any time during the month Quarterly paper statement - E-statements available Variable interest rate applied on balances over \$1.00 - Interest is compounded and credited quarterly - Rate subject to change monthly	Previous Choice Savings \$50.00 minimum balance to open No monthly account service charge Monthly e-statement without check images Monthly paper statement \$2.00/month Choice Savings with Choice Interest and Choice Cash: 0.75% APY on balances up to and including \$25,000.00 and 0.25% APY on balances over \$25,000.00 when qualifications are met Choice Savings with Choice Premier: 1.25% APY on balances up to and including \$25,000.00 and 0.25% APY on balances over \$25,000.00 when Choice Premier account qualifications are not met All balances earn 0.05% APY when qualifications are not met Pre-authorized, automatic and telephone transfers are restricted to 6 per month and no more than 3 of 6 may be made payable to a third party Withdrawals or transfers made in person, by mail or ATM are not restricted Online Banking & Mobile Banking Overdraft Protection Available Cortland Bank Premier Money Market is Previous Premier Money Market \$2,500 minimum balance to open No monthly account service charge with average balance of \$2,500.00 at any time during the month \$5.00 quarterly fee is assessed to dormant and/or escheat accounts; \$20.00 fee if account closes during the first 90 days Monthly paper statement E-statements available Tiered interest rate based on collected balance \$0.01 - \$99,999 99 = Base Rate \$100,000.00 - \$249,999.99 = Tier 1	New Money Market Index Account \$5,000.00 minimum balance to open No monthly account service charge with daily balance of \$5,000 or more \$10.00 per month if the daily balance falls below \$5,000 at any time during the month Monthly paper statement without check images. 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Subject to change monthly \$25,000 - \$9,999 = Tier 1 \$25,000 - \$24,999 = No interest \$25,000 - \$24,999 = No interest \$25,000 - \$174,999 = Tier 1 \$25,000 - \$174,999 = Tier 1
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The statement cycle qualifications on the account are: Have at least one electronic automatic deposit or debit per statement cycle Make at least 10 debit card purchases during the statement cycle Agree to E-statements through online banking. **Re-enrollment in E-statements at Farmers will be required E-statements with check images required at no charge Higher variable interest rate applied to accounts on daily balances of \$15,000 or less if the account meets cycle qualifications. Lower interest rate paid on balances over \$15,000. Lower rate is also applied if the account does not meet qualifications. Unlimited check writing Debit Card MoneyPass Network Online Banking — Check images available, Online Bill Pay, Mobile Banking New StartFresh Checking New StartFresh Checking Account \$100.00 minimum balance to open \$9.95 monthly account service charge \$6.95 monthly account service charge \$9.95 monthly account service charge with direct deposit E-statements required or \$3.00 paper statement fee	Previous Passbook Savings \$50.00 minimum balance to open Quarterly account service charge of \$4.00 if average balance falls below \$200.00 \$50.00 quarterly fee is assessed to dormant and/or escheat accounts; \$20.00 fee if account closes during the first 90 days Quarterly paper statement E-statement available Variable interest rate applied Interest is compounded and credited quarterly Rate subject to change Interest paid on the last business date of quarter \$1.00 per debit over the maximum of twelve per quarter No account access with ATM card Can be added as a non-primary account Pre-authorized, automatic and telephone transfers are limited to six per month. 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Unlimited check writing Debit Card MoneyPass Network Online Banking — Check images available, Online Bill Pay, Mobile Banking New StartFresh Checking New StartFresh Checking Account \$100.00 minimum balance to open \$9.95 monthly account service charge \$0.95 monthly account service charge \$0.95 monthly account service charge Sc.95 monthly account service charge with direct deposit E-statements required or \$3.00 paper statement fee Non-interest bearing account Unlimited check writing Debit Card (no ATM deposits permitted)	Previous Passbook Savings \$50.00 minimum balance to open Quarterly account service charge of \$4.00 if average balance falls below \$200.00 \$5.00 quarterly fee is assessed to dormant and/or escheat accounts; \$20.00 fee if account closes during the first 90 days Quarterly paper statement E-statement available Variable interest rate applied Interest is compounded and credited quarterly Rate subject to change Interest paid on the last business date of quarter \$1.00 per debit over the maximum of twelve per quarter No account access with ATM card Can be added as a non-primary account Pre-authorized, automatic and telephone transfers are limited to six per month. 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The statement cycle qualifications on the account are: Have at least one electronic automatic deposit or debit per statement cycle Make at least 10 debit card purchases during the statement cycle Agree to E-statements through online banking. "Re-enrollment in E-statements at Farmers will be required E-statements with check images required at no charge Higher variable interest rate applied to accounts on daily balances of \$15,000 or less if the account meets cycle qualifications. Lower interest rate paid on balances over \$15,000. Lower rate is also applied if the account does not meet qualifications. Unlimited check writing Debit Card MoneyPass Network Online Banking — Check images available, Online Bill Pay, Mobile Banking New StartFresh Checking New StartFresh Checking Account \$100.00 minimum balance to open \$9.95 monthly account service charge \$0.95 monthly account service charge with direct deposit E-statements required or \$3.00 paper statement fee Non-interest bearing account Unlimited check writing	Previous Passbook Savings \$50.00 minimum balance to open Quarterly account service charge of \$4.00 if average balance falls below \$200.00 \$5.00 quarterly fee is assessed to dormant and/or escheat accounts; \$20.00 fee if account closes during the first 90 days Quarterly paper statement E-statement available Variable interest rate applied Interest is compounded and credited quarterly Rate subject to change Interest paid on the last business date of quarter \$1.00 per debit over the maximum of twelve per quarter No account access with ATM card Can be added as a non-primary account Pre-authorized, automatic and telephone transfers are limited to six per month. 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Cortland Bank Choice Premier Checking \$50.00 minimum balance to open No monthly account service charge Account qualifications are: - Make at least 15 debit card purchases during the statement cycle - Log in to online banking at least once during the statement cycle - \$2.00 monthly fee for paper statements When account qualifications are met: - 2.50% Annual Percentage Yield (APY) on balances up to and including \$25,000.00 and 0.25% APY on balances over \$25,000.00 When account qualifications are not met: - 0.05% Annual Percentage Yield (APY) on all balances Unlimited check writing Debit Card Unlimited ATM fee refunds, nationwide when account qualifications are met Online Banking - Check images available, Online Bill Pay, Mobile Banking **Cortland Bank Second Chance Check** Previous Second Chance Check** **Previous Second Chance Check** Previous Second Chance Check** **Previous Second Chance** **Previous Seco	Rew Bonus Checking Account \$100.00 minimum balance to open \$5.00 monthly account service charge is assessed if the balance falls below \$100 at any time during the month. 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Unlimited check writing Debit Card MoneyPass Network Online Banking - Check images available, Online Bill Pay, Mobile Banking **Repeach Checking Account* \$100.00 minimum balance to open \$9.95 monthly account service charge - \$6.95 monthly account service charge with direct deposit E-statements required or \$3.00 paper statement fee Non-interest bearing account Unlimited check writing Debit Card (no ATM deposits permitted) - \$200.00 ATM Limit - \$200.00 POD Daily Limit	## St.0.00 minimum balance to open Quarterly account service charge of \$4.00 if average balance falls below \$200.00 ## St.00 quarterly fee is assessed to dormant and/or escheat accounts; \$20.00 fee if account closes during the first 90 days Quarterly paper statement ## E-statement available Variable interest rate applied ## Interest is compounded and credited quarterly ## Rate subject to change ## Interest paid on the last business date of quarter ## St.00 per debit over the maximum of twelve per quarter No account access with ATM card ## Can be added as a non-primary account ## Pre-authorized, automatic and telephone transfers are limited to six per month. Withdrawals or transfers made in person, by mail or ATM are not restricted Online Banking & Mobile Banking Overdraft Protection not available ## Cortland Bank Super Passbook Savings ## Previous Super Passbook Savings ## \$1,000.00 minimum balance to open Monthly account service charge of \$5.00 if average balance falls below \$1,000.00 ## \$5.00 quarterly fee is assessed to dormant and/or escheat accounts; \$20.00 fee if account closes during the first 90 days ## Paper statement ## E-statement available ## Tiered interest rate ## \$1,000.00 - \$9,999.99 ## \$10,000.00 - \$9,999.99 ## \$5.00 (sound of \$49,999.99 ## \$5.00 fee for each withdrawal over 6 per month ## Account access with ATM card ## Can be added as a non-primary account ## No debit card Pre-authorized, automatic and telephone transfers are limited to six per month. Withdrawals or transfers made in person, by mail or ATM are not restricted.	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Cortland Bank Choice Premier Checking S50.00 minimum balance to open No monthly account service charge Account qualifications are: - Make at least 15 debit card purchases during the statement cycle - Log in to online banking at least once during the statement cycle E-statements with check images - \$2.00 monthly fee for paper statements When account qualifications are met: - 2.50% Annual Percentage Yield (APY) on balances up to and including \$25,000.00 and 0.25% APY on balances over \$25,000.00 When account qualifications are not met: - 0.05% Annual Percentage Yield (APY) on all balances Unlimited check writing Debit Card Unlimited ATM fee refunds, nationwide when account qualifications are met Online Banking - Check images available, Online Bill Pay, Mobile Banking Cortland Bank Second Chance Checking No minimum balance to open \$6.00 monthly account service charge Free monthly paper statement Non-interest bearing account Check writing No debit card, ATM card only - \$100.00 per day limit	Stocoming Farmers Bonus Checking New Bonus Checking Account	Previous Passbook Savings \$50.00 minimum balance to open Quarterly account service charge of \$4.00 if average balance falls below \$200.00 - \$5.00 quarterly fee is assessed to dormant and/or escheat accounts; \$20.00 fee if account closes during the first 90 days Quarterly paper statement - E-statement available Variable interest rate applied - Interest is compounded and credited quarterly - Rate subject to change - Interest paid on the last business date of quarter \$1.00 per debit over the maximum of twelve per quarter No account access with ATM card - Can be added as a non-primary account Pre-authorized, automatic and telephone transfers are limited to six per month. Withdrawals or transfers made in person, by mail or ATM are not restricted Online Banking & Mobile Banking Overdraft Protection not available Cortland Bank Super Passbook Savings \$1,000.00 minimum balance to open Monthly account service charge of \$5.00 if average balance falls below \$1,000.00 - \$5.00 quarterly fee is assessed to dormant and/or escheat accounts; \$20.00 fee if account closes during the first 90 days Paper statement - E-statement available Tiered interest rate - \$1,000.00 - \$9,999.99 - \$10,000.00 - \$9,999.99 - \$10,000.00 - \$9,999.99 - \$50.000.00 - \$9,999.90 - \$50.000.0	New Statement Savings Account \$100.00 minimum balance to open Monthly account service charge of \$5.00 if daily balance falls below \$100.00 any time during the month Quarterly paper statement E-statements available Variable interest rate applied on balances over \$1.00 Interest is compounded and credited quarterly Rate subject to change monthly Interest paid on the last business date of quarter \$1.00 fee for each withdrawal or debit over six per month Account access using ATM card Can be added to an existing debit card as a secondary account Limit of six transfers or withdrawals via checks, debit card or other electronic transaction per month Online Banking & Mobile Banking Overdraft Protection Available Ability to link to checking account \$10.00 transfer fee S is becoming Farmers Statement Savings New Statement Savings Account \$100.00 minimum balance to open Monthly account service charge of \$5.00 if daily balance falls below \$100.00 any time during the month Quarterly paper statement E-statements available Variable interest rate applied on balances over \$1.00 Interest is compounded and credited quarterly Rate subject to change monthly Interest paid on the last business date of quarter \$1.00 fee for each withdrawal or debit over six per month Account access using ATM card Can be added to an existing debit card as a secondary account Limit of six transfers or withdrawals via checks, debit card or other electronic transaction per month Online Banking & Mobile Banking	Previous Choice Savings \$50.00 minimum balance to open No monthly account service charge Monthly e-statement without check images - Monthly paper statement \$2.00/month Choice Savings with Choice Interest and Choice Cash: - 0.75% APY on balances up to and including \$25,000.00 and 0.25% APY on balances over \$25,000.00 when qualifications are met Choice Savings with Choice Premier: - 1.25% APY on balances up to and including \$25,000.00 and 0.25% APY on balances over \$25,000.00 when Choice Premier account qualifications are met All balances earn 0.05% APY when qualifications are not met Pre-authorized, automatic and telephone transfers are restricted to 6 per month and no more than 3 of 6 may be made payable to a third party - Withdrawals or transfers made in person, by mail or ATM are not restricted Online Banking & Mobile Banking Overdraft Protection Available Cortland Bank Premier Money Market is Previous Premier Money Market \$2,500.00 or more - \$10.00 per month if the average balance falls below \$2,500.00 at any time during the month - \$5.00 quarterly fee is assessed to dormant and/or escheat accounts; \$20.00 fee if account closes during the first 90 days Monthly paper statement - E-statements available Tiered interest rate based on collected balance - \$0.01 - \$99,999 99 = Base Rate - \$100,000.00 - \$249,999 99 = Tier 1 - \$250,000.00 - \$499,999 99 = Tier 1 - \$250,000.00 - \$499,999 99 = Tier 1 - \$250,000.00 - \$499,999 99 = Tier 2 - Over \$500,000.00 = Tier 3 Pre-authorized, automatic and telephone transfers are restricted to 6 per month and no more than 3 of 6 may be made payable to a third party - Withdrawals or transfers made in person, by mail or ATM are not restricted Online Banking & Mobile Banking	New Money Market Index Account \$5,000.00 minimum balance to open No monthly account service charge with daily balance of \$5,000 or more - \$10.00 per month if the daily balance falls below \$5,000 at any time during the month Monthly paper statement without check images. - Additional fee of \$3.00 per statement if check images are desired - E-statements available Tiered interest rate based on daily balance - \$0.54,999 = No interest - \$5,000.57,499 = Base Rate - \$7,500.524,999 = Tier 1 - \$25,000 and above = Tier 2 Limit of six transfers or withdrawals via checks, debit card or other electronic transaction per month Online Banking & Mobile Banking Overdraft Protection Available - Ability to link to checking account - \$10.00 transfer fee s becoming Farmers Money Market Index New Money Market Index Account \$5,000.00 minimum balance to open No monthly account service charge with daily balance of \$5,000 or more - \$10.00 per month if the daily balance falls below \$5,000 at any time during the month Monthly paper statement without check images - Additional fee of \$3.00 per statement if check images are desired - E-statements available Tiered interest rate based on daily balance - \$0.\$4,999 = No interest - \$5,000.\$7,499 = Base Rate - \$7,500.\$24,999 = No interest - \$5,000.\$7,499 = Base Rate - \$7,500.\$24,999 = No interest - \$5,000.\$7,499 = Base Rate - \$7,500.\$24,999 = No interest - \$5,000.\$7,499 = Base Rate - \$7,500.\$24,999 = No interest - \$5,000.\$7,499 = Base Rate - \$7,500.\$24,999 = No interest - \$5,000.\$7,499 = Base Rate - \$7,500.\$24,999 = No interest - \$5,000.\$7,499 = Base Rate - \$7,500.\$24,999 = No interest - \$5,000.\$7,499 = Base Rate - \$7,500.\$24,999 = No interest - \$25,000 and above = Tier 2 Limit of six transfers or withdrawals via checks, debit card or other electronic transaction per month	Previous Money Market Plus \$2,500.00 minimum balance to open No monthly account service charge with an average collected balance of \$2,500.00 or more \$5,00 quarterly fee is assessed to dormant and/or escheat accounts; \$20.00 fee if account closes during the first 90 days Monthly paper statements with check images E-Statements available Tiered interest rate based on collected balance \$5,00 = \$0.01 - \$2,499.99 = No Interest \$2,500.00 - \$24,999.99 = Base Rate \$25,000.00 - \$24,999.99 = Tier 1 \$50,000.00 - \$34,999.99 = Tier 2 Over \$100,00.00 = Tier 3 Pre-authorized, automatic and telephone transfers are restricted to 6 per month and no more than 3 of 6 may be made payable to a third party Withdrawals or transfers made in person, by mail or ATM are not restricted Online Banking & Mobile Banking Overdraft Protection not available Cortland Bank Money Market Special is become the second of th	New Money Market Index Account \$5,000.00 minimum balance to open No monthly account service charge with daily balance of \$5,000 or more - \$10.00 per month if the daily balance falls below \$5,000 at any time during the month Monthly paper statement without check images. - Additional fee of \$3.00 per statement if check images are desired. - E-statements available Tiered interest rate based on daily balance - \$0.\$4,999 = No interest - \$5,000.\$7,499 = Base Rate - \$7,500.\$24,999 = Tier 1 - \$25,000 and above = Tier 2 Limit of six transfers or withdrawals via checks, debit card or other electronic transaction per month Online Banking & Mobile Banking Overdraft Protection Available - Ability to link to checking account - \$10.00 transfer fee Deming Farmers Elite Gold Money Market Index New Elite Gold Money Market Index Account \$25,000.00 minimum balance to open No monthly account service charge with daily balance of \$25,000 or more - \$25.00 monthly service charge if the daily balance falls below \$25,000 at any time during the month Monthly paper statement - E-statements available Tiered interest rate calculated daily and paid monthly. Subject to change monthly - \$0.\$24,999 = No interest - \$25,000.\$99,999 = Tier 1 - \$100,000 - \$174,999 = Tier 2 - \$175,000 - \$24,999 = Tier 1 - \$100,000 - \$174,999 = Tier 2 - \$175,000 - \$24,999 = Tier 3 - \$250,000 and above = Tier 4 Limit of six transfers or withdrawals via checks, debit card or other electronic transaction per month

Consumer Account Comparison (cont.)		Cortland Bank Strong Saver is	becoming Farmers First Savings	Fee Sched	dule cont'd
	• • •	Previous Strong Saver	New Business First Savings Account	Service	Fee
Cortland Bank Statement Savings is b	pecoming Farmers Statement Savings			NSF Return Item Fee/Paid Overdraft Item Fee/Returned ACH	36.00
Previous Statement Savings	New Statement Savings Account	\$50 minimum balance to open	\$50.00 minimum balance to open	Item Fee	30.00
\$50.00 minimum balance to open	\$100.00 minimum balance to open	Pre-authorized, automatic and telephone transfers are restricted	\$1.00 fee for each withdrawal or debit over six per month	Payees or merchants may present an item multiple times for	
Quarterly account service charge of \$4.00 if average balance falls	Monthly account service charge of \$5.00 if daily balance falls	to 6 per month and no more than 3 of 6 may be made payable to a third party		payment if the initial or a subsequent presentment is unpaid	
below \$200.00	below \$100.00 any time during the month	Withdrawals or transfers made in person, by mail or		due to insufficient funds or other reason (re-presentment). Each presentment is considered an item and will be charged	
 Quarterly account service charge waived for customers 50 or better and minors 		ATM are not restricted		accordingly. For these purposes, an item is considered to be a	
- \$5.00 quarterly fee is assessed to dormant and/or		Variable interest rate applied	Variable interest rate applied on daily balances over \$1.00	check, pre-authorized draft, ATM or Debit card transaction, ACH	
escheat accounts; \$20.00 fee if account closes during the first 90 days		 Rate subject to change 	Rate subject to change monthly Interest paid on last business day of each quarter	(electronic) transaction or other withdrawal, transfer, payment	
Quarterly paper statement	Quarterly paper statement		, , ,	or debit. As a result, we will charge you a Paid Overdraft Item Fee or NSF Return Item Fee each time an item is presented	
E-statement available	E-statements available	Bi-annual paper statement E-statements available	Quarterly paper statement - E-statements available	which would overdraw or further overdraw your account if the	
Non-interest bearing account	Variable interest rate applied on balances over \$1.00	- L-statements available	If account has electronic transactions a monthly	item were paid, or if we decline to pay the item and return the	
Non-interest bearing account	Interest is compounded and credited quarterly		statement is generated	item unpaid.	
	Rate subject to change monthly Interest paid on the last business date of quarter	Under age 18 are eligible	Under Age 18 are eligible	Returned Deposit Item Fee	10.00
	·	 At age 19, the account will begin \$4.00 quarterly service charge unless there is an average balance of \$200.00 	At age 18, the account will begin service charges the same as the Statement Savings or other	Daily Overdraft Fee (per business day beginning on the 8th	7.00
\$5.00 fee for each withdrawal over 6 per month	\$1.00 fee for each withdrawal or debit over six per month	onargo amoso moro lo am aronago salambo or 4200.00	comparable bank savings account at Farmer's	business day of overdraft)	
Account access using ATM card	Account access using ATM card — Can be added to an existing debit card as a secondary		discretion	Stop Payment Order	36.00
	account	Option for UTMA or Joint Account			
Pre-authorized, automatic and telephone transfers are limited to	Limit of six transfers or withdrawals via checks, debit card or other	Maximum of \$100.00 rewards per year per CIF		Canadian Check Fee	15.00
six per month. Withdrawals or transfers made in person, by mail or ATM are not restricted.	electronic transaction per month	- Rewards for automatic funds transferred		Returned Mail Fee	5.00
	Ouline Bestian O Makile Bestian	- One-time, new account reward		Dormant (Inactive) Savings Account	5.00/service charge cycle after 24 months of inactivity
Online Banking & Mobile Banking	Online Banking & Mobile Banking	Account holders can open a Strong Saver CD with a minimum		Dormant (Inactive) Checking Account	5.00/month after 12 months of inactivity
Overdraft Protection not available	Overdraft Protection Available - Ability to link to checking account	opening deposit of \$500.00 - CD rates apply		Research and Reconcilement Printing – Per Page	1.00/page
	- \$10.00 transfer fee			Research and Reconcilement – Hourly	30.00/hour
Cortland Bank Platinum Savings is b	ecoming Farmers Statement Savings	Fee Schedule		Theoderical and Procentionionial Tricking	(1 hour minimum)
Previous Platinum Savings	New Statement Savings Account	Service	Fee	Account Closure Fee – Under 180 Days	35.00
- V	3			Closed Account Reactivation Fee	25.00
\$1,000.00 minimum balance to open	\$100.00 minimum balance to open	Official Check Fee	6.00		
Monthly account service charge of \$5.00 if average balance falls below \$1,000.00	Monthly account service charge of \$5.00 if daily balance falls below \$100.00 any time during the month	Money Order Foo	5.00	Tax Levy	50.00
 \$5.00 quarterly fee is assessed to dormant and/or 	. , , , , , , , , , , , , , , , , , , ,	Money Order Fee	5.00	Garnishment	50.00
escheat accounts; \$20.00 fee if account closes during the first 90 days		Counter Check	No charge for an immediate transaction;	Revert to Paper Statement Fee (from E-statements)	30.00
Monthly paper statement	Quarterly paper statement		0.50 each (up to 10 and must order checks)	,	
E-statement available	E-statements available	Non-customer Check Cashing Fee on Checks over \$100	5.00	Check images with Statement	3.00/month
Tiered interest rate	Variable interest rate applied on balances over \$1.00	(Payroll checks excluded)		Non-Farmers ATM Withdrawal Fee	1.00
- \$1,000.00 - \$9,999.99 = Base Rate - \$10,000.00 - \$49,999.99 = Tier 1	Interest is compounded and credited quarterly Rate subject to change monthly	Domestic Wire Transfer (outgoing) Remotely Initiated Wire Additional Fee	25.00	Overdraft Protection – Linked Account Per Transaction	10.00
- \$50,000.00 - \$99,999.99 = Tier 2	Interest paid on the last business date of quarter	·	25.00		
- Over \$100,000.00 = Tier 3		International Wire Transfer (outgoing) Remotely Initiated Wires Additional Fee	50.00	Images with Statement	3.00
No fee for each withdrawal over 6 per month	\$1.00 fee for each withdrawal or debit over six per month	Tremotely initiated wires Additional 1 co	25.00	Current Account Transcript	3.00/current account transcript
Account access using ATM card	Account access using ATM card — Can be added to an existing debit card as a secondary	Incoming Wire Transfer (Customer)	15.00	Safe Deposit Box Rental Fees 2x5:	18.00
	account	Incoming International Wire Transfer		3x5:	25.00
Pre-authorized, automatic and telephone transfers are limited to	Limit of six transfers or withdrawals via checks, debit card or other	incoming international whe transler	15.00	4x5: 5x5:	30.00 35.00
six per month and no more than 3 of 6 may be made payable to a third party. Withdrawals or transfers made in person, by mail or	electronic transaction per month	Collections Fee (Incoming and Outgoing)	25.00 plus cost	3x10:	45.00
ATM are not restricted.				4x10: 5x10:	40.00 60.00
	Online Banking & Mobile Banking	Telephone Transfer Arrangement	5.00	10x10:	
Online Banking & Mobile Banking	Chine Banking a Mobile Banking	3	5.55		100.00
Online Banking & Mobile Banking Overdraft Protection not available	Overdraft Protection Available		0.00	14x17:	125.00
· ·	Overdraft Protection Available - Ability to link to checking account	Debit Card Replacement Fee	10.00		
· ·	Overdraft Protection Available	,		14x17: Drilling:	125.00 150.00
· ·	Overdraft Protection Available - Ability to link to checking account	,		14x17: Drilling: Key Replacement:	125.00 150.00 20.00
· ·	Overdraft Protection Available - Ability to link to checking account - \$10.00 transfer fee	Debit Card Replacement Fee		14x17: Drilling: Key Replacement: Cortland Bank Basic Business Checking is become	125.00 150.00 20.00 pming Farmers Business Green Checking (cont.)
Overdraft Protection not available Consumer Account	Overdraft Protection Available - Ability to link to checking account - \$10.00 transfer fee Comparison (cont.)	Debit Card Replacement Fee Business Acco	10.00 unt Comparison	14x17: Drilling: Key Replacement:	125.00 150.00 20.00
Overdraft Protection not available Consumer Account Cortland Bank Premium Money Market is bec	Overdraft Protection Available - Ability to link to checking account - \$10.00 transfer fee Comparison (cont.) oming Farmers Elite Gold Money Market Index	Debit Card Replacement Fee Business Acco Cortland Bank Bonus Business Checking is	unt Comparison becoming Farmers Business Gold Checking	Cortland Bank Basic Business Checking is become Previous Basic Business Checking (cont.) Monthly E-statements – no charge	125.00 150.00 20.00 Doming Farmers Business Green Checking (cont.) New Business Green Checking Account (cont.) Monthly E-statements – no charge
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Overdraft Protection not available Consumer Account Cortland Bank Premium Money Market is bec	Overdraft Protection Available - Ability to link to checking account - \$10.00 transfer fee Comparison (cont.) oming Farmers Elite Gold Money Market Index	Debit Card Replacement Fee Business Acco Cortland Bank Bonus Business Checking is Previous Bonus Business Checking \$100.00 minimum balance to open	unt Comparison becoming Farmers Business Gold Checking	Cortland Bank Basic Business Checking is become Previous Basic Business Checking (cont.) Monthly E-statements – no charge	125.00 150.00 20.00 Doming Farmers Business Green Checking (cont.) New Business Green Checking Account (cont.) Monthly E-statements – no charge - \$3.00 per month for paper statements Non-profit organizations, Estate and Trust Accounts, Rep Payee, Guardianships accounts paper statement
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Online Banking & Mobile Banking Overdraft protection not available Cortland Bank IRA Savings is Previous IRA Savings \$50.00 Minimum balance to open	Overdraft Protection Available - Ability to link to checking account - \$10.00 transfer fee Comparison (cont.) Oming Farmers Elite Gold Money Market Index New Elite Gold Money Market Index Account \$25,000.00 minimum balance to open No monthly account service charge with daily balance of \$25,000 or more - \$25,000 monthly service charge if the daily balance falls below \$25,000 at any time during the month Monthly paper statement - E-statements available Tiered interest rate calculated daily and paid monthly. Subject to change monthly - \$0 - \$24,999 = No interest - \$25,000 - \$99,999 = Tier 1 - \$100,000 - \$174,999 = Tier 2 - \$175,000 - \$249,999 = Tier 3 - \$250,000 and above = Tier 4 Limit of six transfers or withdrawals via checks, debit card or other electronic transaction per month Online Banking & Mobile Banking Overdraft Protection Available - Ability to link to checking account - \$10.00 transfer fee becoming Farmers IRA Savings New IRA Savings Account Minimum amount to open with automatic transfer set-up - \$100.00 - Automatic transfer is required from existing Farmers account or account at another financial institution on a weekly, bi-weekly or monthly basis - minimum of \$25 per transfer Minimum amount to open without automatic transfer - \$500 No monthly account service charge	Debit Card Replacement Fee Business Acco	becoming Farmers Business Gold Checking New Business Gold Checking Account \$50.00 minimum balance to open First 400 items per month processed at no charge Above 400 items; \$0.40 per check written and deposited if monthly limit exceeded No electronic transactions counted toward fees No monthly account service fee with average balance of \$25,000.00 or more \$20.00 monthly service charge if the average collected balance is below \$25,000.00 for the month Monthly E-statements – no charge No charge for paper statements Check images included Non-interest bearing account Business Debit Card Online Banking & Mobile Banking Decoming Farmers Business Interest Checking New Business Interest Checking Account \$1,000.00 minimum balance to open No monthly account service fee with average monthly balance of \$3,000.00 or more \$10.00 monthly service charge if the average balance is below \$3,000.00 for the month First 150 items per month processed at no charge Above 150 items; \$0.40 per check written and deposited if monthly limit exceeded No electronic transactions counted toward fees Monthly paper statement – no charge Check images included E-statements available	Cortland Bank Basic Business Checking is become previous Basic Business Checking (cont.) 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New Business Green Checking Account (cont.) Monthly E-statements – no charge — \$3.00 per month for paper statements — Non-profit organizations, Estate and Trust Accounts, Rep Payee, Guardianships accounts paper statement fee waived upon request Business Debit Card Online Banking & Mobile Banking Non-Interest bearing account s becoming Farmers Business Platinum Checking New Business Platinum Checking Account \$50.00 minimum balance to open No monthly account service fee with average balance of \$25,000.00 or more — \$10.00 monthly service charge if the average balance is below \$25,000.00 for the month First 300 items per month processed at no charge Above 300 items; \$0.20 per check written and deposited if monthly limit exceeded — No electronic transactions count toward fees. Monthly paper statements at no charge — E-statements available — Check images included Interest calculated daily on balances of \$1,000.00 or more and paid monthly. Business Debit Card Online Banking & Mobile Banking Decoming Farmers Business Green Checking New Business Green Checking Account \$50.00 minimum balance to open No monthly account service fee
Cortland Bank Premium Money Market is bec Previous Premium Money Market \$2,500.00 Minimum balance to open No monthly account service charge with average balance of \$2,500.00 or more - \$10.00 monthly service charge if the average balance falls below \$2,500.00 at any time during the month. - \$5.00 quarterly fee is assessed to dormant and/or escheat accounts; \$20.00 fee if account closes during the first 90 days Monthly paper statements with check images - E-Statements available Tiered interest rate based on collected balance and paid monthly - \$0.01 - \$74,999.99 = Base Rate - \$75,000.00 - \$174,999.99 = Tier 1 - \$175,000.00 - \$174,999.99 = Tier 1 - \$175,000.00 - \$174,999.99 = Tier 3 - Over \$1,000,000.00 = Tier 4 Pre-authorized, automatic and telephone transfers are restricted to 6 per month and no more than 3 of 6 may be made payable to a third party. Withdrawals or transfers made in person, by mail or ATM are not restricted. Online Banking & Mobile Banking Overdraft protection not available Cortland Bank IRA Savings is Previous IRA Savings \$50.00 Minimum balance to open	Overdraft Protection Available - Ability to link to checking account - \$10.00 transfer fee Comparison (cont.) oming Farmers Elite Gold Money Market Index New Elite Gold Money Market Index Account \$25,000.00 minimum balance to open No monthly account service charge with daily balance of \$25,000 or more - \$25.00 monthly service charge if the daily balance falls below \$25,000 at any time during the month Monthly paper statement - E-statements available Tiered interest rate calculated daily and paid monthly. Subject to change monthly - \$0 - \$24,999 = No interest - \$25,000 - \$99,999 = Tier 1 - \$100,000 - \$174,999 = Tier 2 - \$175,000 - \$949,999 = Tier 3 - \$250,000 and above = Tier 4 Limit of six transfers or withdrawals via checks, debit card or other electronic transaction per month Online Banking & Mobile Banking Overdraft Protection Available - Ability to link to checking account - \$10.00 transfer fee becoming Farmers IRA Savings New IRA Savings Account Minimum amount to open with automatic transfer set-up - \$100.00 - Automatic transfer is required from existing Farmers account or account at another financial institution on a weekly, bi-weekly or monthly basis - minimum of \$25 per transfer Minimum amount to open without automatic transfer - \$500	Business Acco Cortland Bank Bonus Business Checking is Previous Bonus Business Checking \$100.00 minimum balance to open First 500 items per month processed at no charge Above 500 items; \$0.25 per check written and deposited, per deposit ticket, per electronic debit and credit if monthly limit exceeded No monthly account service fee with average balance of \$5,000.00 or more \$15.00 monthly service charge if the average collected balance is below \$5,000.00 for the month Monthly E-statements – no charge \$2.00 per month for paper statements Check images included Non-interest bearing account Business Debit Card Online Banking Cortland Bank Business Interest Checking is I Previous Business Interest Checking \$100.00 minimum balance to open No monthly account service fee with average collected balance of \$1,000.00 or more \$10.00 monthly service charge if the average collected balance is below \$1,000.00 for the month First 250 items per month processed at no charge Above 250 items; \$0.25 per check written and deposited, per deposit ticket and per electronic debit and credit if monthly limit exceeded Monthly paper statements \$2.00/month E-statements available Check images included Tiered interest rate based on collected balance and paid monthly \$10,000.00 - \$9,999.99 = Tier 1 \$10,000.00 - \$49,999.99 = Tier 2 \$50,000.00 - \$49,999.99 = Tier 3	becoming Farmers Business Gold Checking New Business Gold Checking Account \$50.00 minimum balance to open First 400 items per month processed at no charge Above 400 items; \$0.40 per check written and deposited if monthly limit exceeded No electronic transactions counted toward fees No monthly account service fee with average balance of \$25,000.00 or more \$20.00 monthly service charge if the average collected balance is below \$25,000.00 for the month Monthly E-statements – no charge No charge for paper statements Check images included Non-interest bearing account Business Debit Card Online Banking & Mobile Banking Decoming Farmers Business Interest Checking New Business Interest Checking Account \$1,000.00 minimum balance to open No monthly account service fee with average monthly balance of \$3,000.00 or more \$10.00 monthly service charge if the average balance is below \$3,000.00 for the month First 150 items per month processed at no charge Above 150 items; \$0.40 per check written and deposited if monthly limit exceeded No electronic transactions counted toward fees Monthly paper statement – no charge Check images included E-statements available	Cortland Bank Basic Business Checking is become previous Basic Business Checking (cont.) Monthly E-statements – no charge – \$2.00 per month for paper statements Business Debit Card Online Banking Non-Interest bearing account Cortland Bank Business Interest New Checking is Previous Business Interest New Checking \$100.00 minimum balance to open No monthly account service fee with average collected balance of \$10,000.00 or more – \$15.00 monthly service charge if the average collected balance is below \$10,000.00 for the month First 250 items per month processed at no charge Above 250 items; \$0.25 per check written and deposited, per deposit ticket and per electronic debit and credit if monthly limit exceeded Monthly paper statements \$2.00/month – E-statements available – Check images included Tiered interest rate based on collected balance and paid monthly. — \$0.01 - \$9,999.99 = Tier 1 — \$10,000.00 - \$9,999.99 = Tier 2 — \$50,000.00 - \$9,999.99 = Tier 3 — \$10,000.00 - \$9,999.99 = Tier 3 — \$100,000.00 and above = Tier 4 Business Debit Card Online Banking Cortland Bank Original Business Checking is Previous Original Business Checking \$1500.00 minimum balance to open No monthly account service fee with average collected balance of \$1,500.00 or more — \$10.00 monthly service charge if the average collected balance is below \$1,500.00 for the month Unlimited items per month processed at no charge	Doming Farmers Business Green Checking (cont.) New Business Green Checking Account (cont.) Monthly E-statements – no charge - \$3.00 per month for paper statements - Non-profit organizations, Estate and Trust Accounts, Rep Payee, Guardianships accounts paper statement fee waived upon request Business Debit Card Online Banking & Mobile Banking Non-Interest bearing account Sebecoming Farmers Business Platinum Checking New Business Platinum Checking Account \$50.00 minimum balance to open No monthly account service fee with average balance of \$25,000.00 or more - \$10.00 monthly service charge if the average balance is below \$25,000.00 for the month First 300 items; \$0.20 per check written and deposited if monthly limit exceeded - No electronic transactions count toward fees. Monthly paper statements at no charge - E-statements available - Check images included Interest calculated daily on balances of \$1,000.00 or more and paid monthly. 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Online Banking & Mobile Banking Overdraft protection not available Cortland Bank IRA Savings is Previous IRA Savings \$50.00 Minimum balance to open	Overdraft Protection Available - Ability to link to checking account - \$10.00 transfer fee Comparison (cont.) Oming Farmers Elite Gold Money Market Index New Elite Gold Money Market Index Account \$25,000.00 minimum balance to open No monthly account service charge with daily balance of \$25,000 or more - \$25.00 monthly service charge if the daily balance falls below \$25,000 at any time during the month Monthly paper statement - E-statements available Tiered interest rate calculated daily and paid monthly. 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New Business Green Checking Account (cont.) Monthly E-statements – no charge South of paper statements Non-profit organizations, Estate and Trust Accounts, Rep Payee, Guardianships accounts paper statement fee waived upon request Business Debit Card Online Banking & Mobile Banking Non-Interest bearing account South of the waive of the with average balance of \$25,000.00 or more South of the waive of the with average balance of \$25,000.00 or more No monthly account service fee with average balance of \$25,000.00 or more South of the waive of the work of the

Distributions can be taken at any time as long as account does not

**Distributions bringing account below \$100 require close

Rate subject to change monthly

fall below \$100 minimum balance*

IRS penalties may apply for early withdrawal

Previous Basic Business Checking

No minimum balance required to maintain

Above 100 items; \$0.35 per check written and deposited, per deposit ticket and per electronic debit and credit if monthly limit

First 100 items per month processed at no charge

\$100.00 minimum balance to open

Rate subject to change

IRS penalties may apply for early withdrawal

Distributions can be taken at any time

Cortland Bank Strong Saver is becoming Farmers First Savings

Fee Schedule cont'd			
Service	Fee		
NSF Return Item Fee/Paid Overdraft Item Fee/Returned ACH Item Fee Payees or merchants may present an item multiple times for payment if the initial or a subsequent presentment is unpaid due to insufficient funds or other reason (re-presentment). Each presentment is considered an item and will be charged accordingly. For these purposes, an item is considered to be a check, pre-authorized draft, ATM or Debit card transaction, ACH (electronic) transaction or other withdrawal, transfer, payment or debit. As a result, we will charge you a Paid Overdraft Item Fee or NSF Return Item Fee each time an item is presented which would overdraw or further overdraw your account if the item were paid, or if we decline to pay the item and return the item unpaid.	36.00		
Returned Deposit Item Fee	10.00		
Daily Overdraft Fee (per business day beginning on the 8th business day of overdraft)	7.00		
Stop Payment Order	36.00		
Canadian Check Fee	15.00		
Returned Mail Fee	5.00		
Dormant (Inactive) Savings Account	5.00/service charge cycle after 24 months of inactivity		
Dormant (Inactive) Checking Account	5.00/month after 12 months of inactivity		
Research and Reconcilement Printing - Per Page	1.00/page		
Research and Reconcilement – Hourly	30.00/hour (1 hour minimum)		
Account Closure Fee - Under 180 Days	35.00		
Closed Account Reactivation Fee	25.00		
Tax Levy	50.00		
Garnishment	50.00		
Revert to Paper Statement Fee (from E-statements)	30.00		
Check images with Statement	3.00/month		
Non-Farmers ATM Withdrawal Fee	1.00		
Overdraft Protection – Linked Account Per Transaction	10.00		
Images with Statement	3.00		
Current Account Transcript	3.00/current account transcript		
Safe Deposit Box Rental Fees 2x5: 3x5 4x5 5x5 3x10 4x10 5x10 10x10	25.00 30.00 35.00 45.00 40.00 60.00		

Not an interest-bearing account

Business Debit Card

New Business Green Checking Account

Above 200 items; \$0.40 per check written and deposited if monthly

No electronic transactions counted toward fees

No minimum balance required to maintain

First 200 items per month processed at no charge

\$50.00 minimum balance to open

No check images E-statements available

Non-profit organizations, Estate and Trust Accounts, Rep Payee, Guardianships accounts paper statement

\$3.00 per month for paper statements

Not an interest-bearing account

Online Banking & Mobile Banking

Business Debit Card



Effective February 21, 2022

Welcome to Farmers National Bank Please find enclosed:

- Account Changes Summary
- Funds Availability Policy
- Privacy Policy



New Commercial Analysis Account

New Business Money Market Account

1.888.988.3276 | farmersbankgroup.com



Rev. 12/21

Cortland Bank IOLTA is becoming Farmers IOLTA/IOTA

Previous IOLTA	New IOLTA/IOTA Account	
\$50.00 minimum balance to open	\$50.00 minimum balance to open	
\$25.00 monthly account service fee If less than \$25.00 in interest is earned, the monthly fee will be interest earned	No monthly account service fee	
Monthly paper statements - Check images included - E-statements available	Monthly paper statements - Check images included - E-statements available	
Tiered interest rate based on collected balance and paid monthly. - \$0.00 - \$24,999.99 = Tier 1 - \$25,000.00 - \$99,999.99 = Tier 2 - \$100,000.00 and above = Tier 3	Interest calculated daily and paid monthly	
Online Banking	Online Banking	
	Fees for incoming and outgoing wires - See fee schedule	
Cortland Bank Business Accounts subject to Activity Sun	nmary Analysis is becoming Farmers Commercial Analysis	

Previous Business Accounts subject to Activity Summary Analysis

Previous Money Market Business

\$100.00 minimum balance to open	\$100.00 minimum balance to open		
\$20.00 monthly account service fee Per on-us item deposited - \$0.10 per item Deposit ticket - \$0.50 per ticket Transit items deposited - \$0.12 per item Checks paid - \$0.12 per item Electronic debit or credits - \$0.10 per item Uncollected funds charge Prime+5.0% Other charges may apply	\$18.00 monthly maintenance account fee Per on-us item deposited - \$0.16 per item Deposit ticket - \$0.55 per item Transit items deposited - \$0.16 per item Checks paid - \$0.17 per item Electronic debit or credits - \$0.15 per item Uncollected funds charge Prime+3.0% Monthly activity fee charged at month end Other charges may apply. Contact Treasury Management		
Monthly paper statements \$2.00/month - E-statement available - Check images Included	Monthly paper statements \$5.00/month - E-statement available - Check images Included		
Earnings credit is .35% of the Federal Funds rate One tier only	Earnings credit is tiered - Average monthly balance below \$50,000.00 is 0.40% - Average monthly balance at or above \$50,000.00 is 0.50%		
	Business debit card		
	Online Banking & Business Mobile Banking		
Cortland Bank Money Market Business is	becoming Farmers Business Money Market		

\$2,500.00 minimum balance to open	\$7,500.00 minimum balance to open		
No monthly account service fee with monthly average balance of \$2,500.00 or more. - \$10.00 monthly service fee if average collected balance is below \$2,500.00 for the month	No monthly account service fee with daily balance of \$7,500.00 or more. - \$10.00 monthly service fee if account balance falls below \$7,500.00 at any time during the month		
Monthly paper statement – no charge – E-statement available – Check images Included	Monthly paper statement - E-statements available - Check images Included		
Tiered interest rate based on collected balance and paid monthly: - \$0.01 - \$2,499.99 = Base Rate - \$2,500.00 - \$24,999.99 = Tier 1 - \$25,000.00 - \$49,999.99 = Tier 2 - \$50,000.00 - \$99,999.99 = Tier 3 - \$100,000.00 and above = Tier 4	Tiered interest rate based on daily balance and paid monthly: - \$0.01 - \$19,999.99 = Tier 1 - \$20,000.00 - \$49,999.99 = Tier 2 - \$50,000.00 and above = Tier 3		
Online Banking	Online Banking & Mobile Banking		
No Debit Card	No Debit Card		