



Checking Accounts

	Free	Interest
Minimum to Open	\$0	\$0
Pays Interest	No	Yes
Debit Card	Free	Free
Checks	Free Standard HSB Checks	Free Standard HSB Checks
Statements with Check Images	Free- available upon request	Free- available upon request
Monthly Maintenance Fee	Does Not Apply	\$10/month
How to Avoid Monthly Maintenance Fee	Does Not Apply	\$1,000 daily balance
Overdraft Protection	You may link an overdraft protection account which has no setup fee or transfer fee.	
Overdraft Service	This service tells us in advance how to handle transactions that may overdraw your account.	

Business Days
Monday thru Friday*
*Excluding Federal Holidays

Savings Accounts

	Basic Savings	Money Market
Minimum to Open	\$0	\$0
Pays Interest	Yes	Yes
ATM/Debit Card Accessible	Yes, but no point of sale	Yes
Limited Check Writing	No	Yes
Number of Free Withdrawals	6 per month	6 per month
Excessive Withdrawal Fee	\$5 per withdrawal	\$5 per withdrawal
Monthly Maintenance Fee	\$0	\$5
How to Avoid Monthly Maintenance Fee	Does Not Apply	\$1,000 daily balance

Visit our website at
www.houghtonstatebank.com
for 24 Hour Online Banker

- Check Account Information
- View Statements
- Transfer Funds
- View Check Images
- Free Bill Pay

Mobile App
Available from Apple
App Store or Google
Play Store