

HomeTrust Bank Personal Banking Products and Services

Your Simple Checking Account is now HTB Simple Checking

Ideal for those who prefer the basics, HTB's Simple Checking has no monthly service fee but all the ease and convenience that modern banking technology has to offer.

- No Monthly Service Fee
- Mobile App with Mobile Deposit & Online Banking¹
- Zelle® for easy payments²
- HomeTrust charges a \$2 Foreign ATM Fee for all non-bank ATM transactions. ATM owner may also charge a fee.⁴
- Paper Statement Fee is \$3. eStatements are free. Enroll in eStatements through Online Banking today.

Your High Rate Checking is now HTB Premier Checking

Perfect checking account if you want to earn interest on your higher balances.

- Interest Bearing
- \$15 Monthly Service Fee can be avoided by simply maintaining an average monthly balance of \$10,000 in your Premier checking account OR average combined deposit balance of \$25,000.
- Mobile App with Mobile Deposit & Online Banking¹
- Zelle® for easy payments²
- For Premier Checking accounts only, HomeTrust does not charge any foreign ATM fees and there are unlimited ATM surcharge refunds (excluding International Service Assessment Fees).⁴
- No Paper Statement Fee and easy eStatement feature
- Unlimited basic checks at no charge
- Free official checks
- No fee for incoming wire transfers
- \$25 off annual safe deposit box rental (any size and subject to availability) with auto draft from HTB account.³
- Partnership Rewards Program not offered by HTB

Your Prime Checking is now HTB Everywhere Connect Checking

HTB's Everywhere Connect Checking has everything your on-the-go lifestyle demands in a checking account including 100% mobile and online access and convenience.

- \$10 Monthly Service Fee can be avoided by making 10 debit card transactions OR 1 recurring direct deposit OR by maintaining an average deposit balance of \$1,000+ per monthly statement cycle.
- Mobile App with Mobile Deposit & Online Banking¹
- Zelle® for easy payments²
- 3 free foreign ATM transactions per monthly statement cycle; then \$2 each.⁴
- 3 foreign ATM surcharge refunds (up to a maximum of \$9) per monthly statement cycle.⁴
- Paper Statement Fee is \$3. eStatements are free. Enroll in eStatements through Online Banking today.
- IDProtect® not offered by HTB.

Your Senior High Rate Checking is now HTB Primetime Checking

An easy checking solution for Quantum customers who currently have the Senior High-Rate Checking account at Quantum.

- Available only for current Senior High Rate Checking customers
- Interest Bearing
- No Monthly Service Fee
- Mobile App with Mobile Deposit & Online Banking¹
- Zelle® for easy payments²
- No fees for use of non-bank ATM⁴
- No refunds of Foreign Bank Fee for use of non-bank ATM⁴
- No Paper Statement Fee and easy eStatement feature
- Unlimited basic checks at no charge
- Free official checks
- No fee for incoming wire transfers
- \$25 off annual safe deposit box rental (any size and subject to availability) with auto draft from HTB account.³
- Partnership Rewards Program not offered by HTB.

All HTB Personal Checking Accounts Offer

- Debit Card⁴
- Mobile Banking App¹
- Online Banking¹
- Zelle® Person-to-Person Payment System²
- Online Bill Pay
- Voice Response Account Access

Your Personal Savings Account is now HTB Statement Savings

A simple, easy savings plan perfect for building your nest egg for future and unexpected expenses

- Interest Bearing
- Interest credits on monthly basis
- Monthly Service Fee of \$2 can be avoided if you keep \$200 minimum daily balance. (Service fee is waived for minors until age 18 and for individuals 50+ years old.)
- Saving account debit card provides 2 free monthly Foreign ATM transactions; then \$2 each, plus any applicable ATM owner fees.⁴
- Can be linked to your checking debit card

Your High Rate Money Market Account is now Preferred Money Market

An ideal part of your investment strategy, HTB's Preferred Money Market offers competitive rates so that your money works for you while providing you convenient access and FDIC insurance. With tiered interest, as your balance grows, so does your interest rate.

- Interest Bearing
- No Monthly Service Fee
- No Excess Transaction Fee
- Can be linked to a DDA debit card
- Paper Statement Fee is \$3, but eStatements are free.
- First order of money market account checks free
- Online bill pay available

All Savings and Money Market Account Offer

- Online Banking¹
- Voice Response access

Important Notices

For other fees applicable to your account, please see our Fee Schedule. For additional terms and conditions, please see our Deposit Account Agreement and Online or Mobile terms and conditions.

1. Third party data, messaging, and internet service provider fees may apply. Mobile Deposits may not be available for immediate withdrawal.
2. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. Enrollment in HomeTrust Bank Online or Mobile Banking required. See HomeTrust Bank Online and Mobile Banking Agreement for terms and conditions. Third party data, messaging and internet service provider fees may apply.
3. Subject to availability. Safe deposit boxes are not a bank deposit, not bank guaranteed, not FDIC insured, and are not insured by any federal government agency.
4. Fees may be incurred when using the card at non-Hometrust Bank ATMs or when transactions result in overdraft activity. ATM owner may charge a fee. Please review your checking account type above to determine if your account qualifies for any ATM fee waivers or refunds.