

Select 55+ Club

The "Select 55+" Club is a special package of benefits, programs and events exclusively for our White Rock Bank customers age 55 and over. The "Select 55+" Club can help you make the most of the best years of your life with financial benefits plus extra fun social bonuses.

Select 55+ Checking	
Balance	No Minimum
Interest	*Tiered Interest Rates
Checks	Free "Select+" Checks
Monthly Fee	No Monthly Fee
Cash & Check Card¹	No Monthly Fee
Check Images	Online Images ² OR Statement Images
Perks for all Club Members	Free Access+ Online Banking Free Telebank No Monthly Fee Bill Pay No Fee Money Orders No Fee Cashier's Checks No Fee Notary Service Free Faxes Free Photocopies 25% off Safe Deposit Box Rental No Annual Fee On-Demand Reserve Loan ¹

Fun and exciting Trips and Seminars are available through the Select 55+ Club. There is also a quarterly newsletter filled with ideas for health and wellness. All designed with you in mind.

A wide variety of savings accounts are available to help build a steady and secure financial reserve. For more information ask about our **Savings** account.

CDs are available for additional financial growth and security with competitive rates and a variety of terms. For more information ask about our **Certificate of Deposit** accounts.

Personal Retirement Accounts are available for our customers interested in building for their retirement. For more information ask about our **IRA** accounts.

*Average Daily Balance	Interest Rate	Annual Percentage Yield (APY)
\$999.99 or less	.10%	.10%
\$1,000 - \$9,999.99	.15%	.15%
\$10,000 - \$49,999.99	.20%	.20%
\$50,000 or more	.25%	.25%

Fees may reduce earnings on account
 Rates are effective as of 02/16/2010 and may change without notice
 Rates are based on an average daily balance method

¹Subject to credit approval

SELECT 55+ MEMBERSHIP APPLICATION

Name: _____ Joint Name: _____

Birth Date: _____ Joint Birth Date: _____

Address: _____ City: _____ State: _____ Zip: _____

Email Address: _____ Joint Email Address: _____

Phone: _____ Account type opened: Checking MM/Saving CD

As a member entitled to the benefits of the Select 55+ Club, I/we agree to maintain an active checking and/or savings account or a certificate of deposit. If you would like to opt out of the newsletter, please check here _____

Signature: _____ Date _____ Signature: _____ Date _____