

Personal Accounts



HAPPY STATE BANK
A DIVISION OF CENTENNIAL BANK **Member FDIC**

Current Account Type	New Account Type	Interest Bearing	Service Charge	Account Features/Changes
Happy Checking	Freedom Checking	No	Waived with eStatements	No minimum daily balance requirements
Happy Online Checking				Monthly charge waived only with eStatements for all customers
Free Checking				Check order fees apply
Regular Checking			\$5 monthly charge with paper statements	\$500 overdraft limit - no tiered limits
Checking 101				Surcharge free ATMs - must present receipt within 60 days of ATM transaction for refund
Happy Second Chance	Opportunity 100 Checking	No	Monthly service charge of \$9.95 with direct deposit	No minimum daily balance required
2nd Chance				No overdraft limit available
Fresh Start Checking			Monthly service charge of \$12.95 without direct deposit	Surcharge free ATMs - must present receipt within 60 days of ATM transaction for refund

As long as your account is in good standing, Centennial Bank dba Happy State Bank may approve your overdrafts created by check, in person withdrawal, ATM withdrawal, or other electronic means up to your assigned account limit. Standard non-sufficient funds fees apply.

Please speak with a customer service representative or see Bank for more details.

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Happy Interest Checking	Star Rate Checking	Yes Tiered	\$500 minimum balance per statement cycle to avoid \$10 monthly service charge	Tiered Interest
Happy Online Interest Checking				No minimum balance required to earn interest
Private Banking Personal				No combined balance requirement
Interest On Checking				
Wealth IOC				
Investor Checking				\$500 overdraft limit - no tiered limits
CIA				
Premier Checking				
Rewards Checking				Surcharge free ATMs - must present receipt within 60 days of ATM transaction for refund
HSB- Health Savings Account	Health Savings Account	Yes	No monthly service charge	For customers with high deductible health plans
Health Saving				Free Specialty Wallet style checks
				No overdraft limit available
				Maximum contribution limits apply
				No interest tiers

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Happy Money Market	Money Market	Yes Tiered	\$2500 minimum balance per statement cycle to avoid \$10 monthly service charge	\$10 fee for each withdrawal in excess of six per statement cycle
Happy Online Money Market				No interest tiers
MMIA				\$500 overdraft limit - no tiered limits
Investor Money Market				Surcharge free ATMs - must present receipt within 60 days of ATM transaction for refund
Gold Checking	Diamond Checking	Yes	No monthly service charge	Account designed for customers age 50 & over
				No minimum daily balance requirement
				Free Specialty Wallet style checks
				\$500 overdraft limit - no tiered limits
				Surcharge free ATMs - must present receipt within 60 days of ATM transaction for refund

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Personal Savings Accounts



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Current Account Type	New Account Type	Interest Bearing	Service Charge	Account Features/Changes
Happy Savings	Personal Savings	Yes	\$100 minimum balance per month to avoid \$3 monthly service charge	\$5 fee for each withdrawal in excess of six per month
Happy Online Savings				No overdraft limit available
Premium Savings				No interest tiers
Savings				Monthly service charge of \$3 if balance falls below \$100 for all customers
Ambition Savings	Relationship Money Market	Yes	\$10,000 minimum combined daily deposit balances to avoid \$10 monthly service charge	Tiered Interest
				\$10 fee for each withdrawal in excess of six per month
				\$500 overdraft limit - no tiered limits
				Surcharge free ATMs - must present receipt within 60 days of ATM transaction for refund

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Personal Savings Accounts



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Current Account Type	New Account Type	Interest Bearing	Service Charge	Account Features/Changes
Minor Savings	First Account	Yes	No monthly service charge	\$5 fee for each withdrawal in excess of six per month
School Bank Savings				No overdraft limit available
				No interest tiers
				For Children 18 and under
				Upon owner's 19th birthday account is automatically changed to Personal Savings
				Surcharge free ATMs - must present receipt within 60 days of ATM transaction for refund

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Business Accounts



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Current Account Type	New Account Type	Interest Bearing	Service Charge	Account Features/Changes
Commercial Interest Checking	Star Rate Commercial	Yes Tiered	Analyzed	Earns tiered interest
Private Banking Business				No minimum balance required to earn interest
Happy Non-Profit Business				No combined balance requirements
Business IOC				Account is not analyzed
Business Investor Checking				Wire transfer fees apply
Business CIA				\$500 overdraft limit - no tiered limits
Business Premier Checking				Surcharge free ATMs - must present receipt within 60 days of ATM transaction for refund
Happy Business Checking	Business Checking	No	\$10 monthly service charge if account falls below \$0 during a statement cycle	375 items per month free, \$0.40 per items in excess of 375 per month
				\$10 monthly fee if account falls negative during the statement cycle
				\$500 overdraft limit - no tiered limits
Small Business Checking				Surcharge free ATMs - must present receipt within 60 days of ATM transaction for refund
				Wire Transfer fees apply

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Business Accounts



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Current Account Type	New Account Type	Interest Bearing	Service Charge	Account Features/Changes
Happy Commercial Checking	Commercial Checking	Earnings Offset	Analyzed	Monthly charge and item charge may be offset by earnings credit through monthly account analysis
Happy Public Funds Non-Interest				\$500 overdraft limit - no tiered limits
Business Checking Analysis				
Business Money Market	Business Money Market	Yes	\$2500 minimum balance per statement cycle to avoid \$10 monthly service charge	\$10 fee for each withdrawal in excess of six per statement cycle
Business MMIA				No interest tiers
Business Investor Money Market				Account is not analyzed
Business Premium Money Market				Wire transfer fees apply
Business Wealth IOC				\$500 overdraft limit - no tiered limits
				Surcharge free ATMs - must present receipt within 60 days of ATM transaction for refund

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Current Account Type	New Account Type	Interest Bearing	Service Charge	Account Features/Changes
Public Funds CIA	Qualified Interest Checking	Yes	\$2500 minimum balance per statement cycle to avoid \$10 monthly service charge	Account is not analyzed No interest tiers \$500 overdraft limit - no tiered limits Surcharge free ATMs - must present receipt within 60 days of ATM transaction for refund
Fed Funds Target Public Funds	Qualified Interest Checking - FF	Yes	\$2500 minimum balance per statement cycle to avoid \$10 monthly service charge	Account is not analyzed
Public Funds 50% Fed Funds Rate				No interest tiers
26 Week T-Bill Public Funds	Qualified Interest Checking T-Bill	Yes	\$2500 minimum balance per statement cycle to avoid \$10 monthly service charge	\$500 overdraft limit - no tiered limits
13 Week T-Bill Public Funds				Surcharge free ATMs - must present receipt within 60 days of ATM transaction for refund

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Current Account Type	New Account Type	Interest Bearing	Service Charge	Account Features/Changes
Iolta	TX Iolta	Yes	No monthly service charge	No monthly maintenance charges
				Surcharge free ATMs - must present receipt within 60 days of ATM transaction for refund
Happy Non-Profit Interest	Community Checking	Yes	No monthly service charge	No minimum balance required to earn interest
				Account is not analyzed
				No interest tiers
				Wire transfer fees apply
				\$500 overdraft limit - no tiered limits
Surcharge free ATMs - must present receipt within 60 days of ATM transaction for refund				

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Business Savings Accounts



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Current Account Type	New Account Type	Interest Bearing	Service Charge	Account Features/Changes
Business Savings	Business Savings	Yes	\$100 minimum balance per month to avoid \$3 monthly service charge	\$5 fee for each withdrawal in excess of six per month
Business Premium Savings				No overdraft limit available
				No interest tiers
				Surcharge free ATMs - must present receipt within 60 days of ATM transaction for refund

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