

Personal Checking

Checking is all about choices. Your lifestyle dictates what you look for in a checking account, so we develop our accounts to meet the unique needs of customers like you. **Which one is right for you?**

	Smart Start Banking	Select Banking	Preferred Banking	Preferred Banking with Interest	Four Star Banking	Interest Checking
Account Designed for Individuals:	Ages 14-24 who are learning how to manage their finances.	Opening their first checking account or those who only require the basics.	With busy lives and active lifestyles who want a financial advantage.	With busy lives and active lifestyles who want a financial advantage.	Age 50 and over who desire a relationship-driven account offering a multitude of features and benefits.	Carrying higher balances and who wish to earn interest on their checking balance.
Minimum Balance to Open Account	\$50	\$50	\$50	\$50	\$50	\$50
Balance Requirement:	None	None	Minimum daily balance of \$1,000 in Preferred Banking account or combined personal deposit and Home loan balances of at least \$25,000 outstanding.*	Minimum daily balance of \$1,000 in Preferred Banking account or combined personal deposit and Home loan balances of at least \$50,000 outstanding.*	Minimum daily balance of at least \$1,000 in Four Star Banking account or combined personal deposit and Home loan balances more than \$5,000.*	Minimum daily balance of at least \$1,000 or average monthly balance of \$2,500 or total combined personal deposit and Home loan balances of \$20,000.*
Maintenance Fee:	None	None	\$10 monthly maintenance fee applies if one of the above balance requirements are not met.	\$15 monthly maintenance fee applies if one of the above balance requirements are not met.	\$10 monthly maintenance fee applies if one of the above balance requirements are not met.	\$10 monthly maintenance fee applies if one of the above balance requirements are not met.
24-Hour ATM/Debit Card Access: Networks include NYCE, CIRRUS and Visa as well as point-of-sale locations.	<ul style="list-style-type: none"> Unlimited free ATM transactions at S&T Bank ATMs. S&T Bank does not charge you to use another bank's ATMs plus reimburses your surcharge fees (fees charged by other banks to use their ATMs) per statement cycle. Free ATM transactions do not apply to any fees other than fees assessed for using an ATM to withdraw cash from your S&T Smart Start Banking account; for example, the VISA International Service Assessment Fee, that applies when a foreign country ATM is used for a cash withdrawal, is not waived or reimbursed, and will continue to apply. 	<ul style="list-style-type: none"> Unlimited free ATM transactions at S&T Bank ATMs. 	<ul style="list-style-type: none"> Unlimited free ATM transactions at S&T Bank ATMs. S&T Bank does not charge you to use another bank's ATMs plus reimburses your surcharge fees (fees charged by other banks to use their ATMs) per statement cycle. Free ATM transactions do not apply to any fees other than fees assessed for using an ATM to withdraw cash from your S&T Preferred Banking account; for example, the VISA International Service Assessment Fee, that applies when a foreign country ATM is used for a cash withdrawal, is not waived or reimbursed, and will continue to apply. 	<ul style="list-style-type: none"> Unlimited free ATM transactions at S&T Bank ATMs. S&T Bank does not charge you to use another bank's ATMs plus reimburses your surcharge fees (fees charged by other banks to use their ATMs) per statement cycle. Free ATM transactions do not apply to any fees other than fees assessed for using an ATM to withdraw cash from your S&T Preferred Banking with Interest account; for example, the VISA International Service Assessment Fee, that applies when a foreign country ATM is used for a cash withdrawal, is not waived or reimbursed, and will continue to apply. 	<ul style="list-style-type: none"> Unlimited free ATM transactions at S&T Bank ATMs. Non S&T Bank ATM withdrawal fees are waived, does not include surcharge fees (fees charged by other banks to use their ATM). 	<ul style="list-style-type: none"> Free ATM Banking at S&T Bank ATMs.
Online and Mobile Banking:	Online and mobile banking, including billpay is available at no cost. Online Statements available as well.**	Online and mobile banking, including billpay is available at no cost. Online Statements available as well.**	Online and mobile banking, including billpay is available at no cost. Online Statements available as well.**	Online and mobile banking, including billpay is available at no cost. Online Statements available as well.**	Online and mobile banking, including billpay is available at no cost. Online Statements available as well.**	Online and mobile banking, including billpay is available at no cost. Online Statements available as well.**
Check Style Options:	Many styles and designs to choose from. Your first order is free.	Many styles and designs to choose from.	Many styles and designs to choose from. Your first order is free.	Many styles and designs to choose from. Your first order is free.	Many styles and designs to choose from. Your choice of: 1. 50% discount on Deluxe personal checks OR 2. Free Clubline checks.	Many styles and designs to choose from.
Interest Earning:	No	No	No	Yes. Visit us online for our rate sheet.	Four Star Banking offers interest checking and money market account options.	Yes. Visit us online for our rate sheet.
So Much More:	<ul style="list-style-type: none"> Free debit card Choice of overdraft protection Annual scholarships awarded (student must apply) Online Student Center 	<ul style="list-style-type: none"> Free debit card Free mobile banking 	<ul style="list-style-type: none"> Free Preferred Banking debit card Debit rewards = \$0.05 per signature transaction Access to the Preferred Banking Account center Choice of overdraft protection 	<ul style="list-style-type: none"> Free Preferred Banking debit card Debit rewards = \$0.05 per signature transaction Access to the Checking & More Account center Choice of overdraft protection 	<ul style="list-style-type: none"> No penalty withdrawal CDs for health related emergencies Choice of overdraft protection 10% discount on S&T Wealth Management's first year fees 50% discount on a safe deposit box 	<ul style="list-style-type: none"> Free debit card Unlimited check writing privileges Mobile banking

Age 17 and under, contact us at 800.325.2265 for more information.

* Combined deposit balances include: all personal checking, savings or time deposits. Combined Home loan balances include: outstanding balances on mortgages serviced by S&T Bank, home equity loan and home equity line outstanding balances. Home loan balances do not include VA, FHA, or PHFA mortgages. Transaction and service fees, including insufficient funds and overdraft fees, may apply to these accounts.

** If an online banking user is signed up for Billpay, one bill per month must be paid via S&T's online banking with billpay in order to avoid a fee. Mobile banking is offered as a free service of S&T Bank. You may incur and are responsible for any charges assessed by your mobile carrier. Contact your mobile carrier for more information.

Revised 05/15/18