CHECKING & SAVINGS ACCOUNT CONVERSION QUICK REFERENCE GUIDE

IF YOU HAVE THIS TYPE OF Opportunity Bank, N.A. CHECKING OR SAVINGS ACCOUNT	IT WILL CONVERT TO THIS TYPE OF GREEN BANK℠ CHECKING OR SAVINGS ACCOUNT ON AUGUST 10, 2012
PERSONAL CHECKING	
Free Checking	ECO CHECKING
Opportunity Rewards Checking NOW Checking, Personal	GREEN CHOICE CHECKING
PERSONAL MONEY MARKET	
Money Market Gold Money Market	GREEN MONEY MARKET
BUSINESS CHECKING	
Small Business Checking	COMMERCIAL NON-ANALYZED CHECKING
Commercial Checking	BUSINESS CHECKING
Business Interest Checking NOW Checking, Non-Profits	BUSINESS CHECKING WITH INTEREST
BUSINESS MONEY MARKET	
Business Money Market	GREEN MONEY MARKET
SAVINGS	
Regular Savings	GREEN SAVINGS

TIME DEPOSITS

If you have an Opportunity Bank Certificate of Deposit (CD) or Individual Retirement Account (IRA), it will automatically renew to a Green Bank CD or IRA with a comparable term. After August 13, 2012, interest on your time deposit will change from monthly compounding to quarterly at its next maturity or may be paid monthly if by check, ACH or deposited to another Green Bank account.

Custodianship of your Opportunity Bank Individual Retirement Account (IRA) will be transferred to Green Bank. As custodian of your IRA there are no annual or distribution fees assessed to your account.

SAFE DEPOSIT BOXES

There are no changes in terms, conditions and pricing of your Safe Deposit Box.

GREEN BANK℠

Quick Account Comparison Chart

	CONSUMER ACCOUNTS			CONSUMER OR BUSINESS ACCOUNTS		BUSINESS ACCOUNTS		
	Eco Checking	**Green Choice Checking**	**Green Savings - Minor**	**Green Savings**	**Green Money Market Account**	**Business Checking**	**Business Checking with Interest**	**Commercial Non-Analyzed Checking**
Minimum to Open	$100.00	$100.00	$10.00	$100.00	$2,500.00	$300.00	$300.00	Not Offered for New Accounts
Interest Tiers by Balance	Non-interest earning account	$0 to $24,999 $25,000 to $99,999 $100,000 and over	Same rate for all balances	Same rate for all balances	$0 to $9,999 $10,000 to $49,999 $50,000 to $99,999 $100,000 to $499,999 $500,000 to $999,999 $1,000,000 to $1,999,999 $2,000,000 to $4,999,999 $5,000,000 and over	Non-interest earning account	$0 to $99,999 $100,000 to $499,999 $500,000 to $1,999,999 $2,000,000 and over	Non-interest earning account
Interest Information	Not applicable	Calculated on daily ledger balance; paid monthly; minimum balance to earn is $0.01	Calculated on daily ledger balance; paid quarterly; minimum balance to earn is $0.01	Calculated on daily ledger balance; paid quarterly; minimum balance to earn is $0.01	Calculated on daily ledger balance; paid monthly; minimum balance to earn is $0.01	Not applicable	Calculated on daily ledger balance; paid monthly; minimum balance to earn is $0.01	Not applicable
Minimum Balance or Requirements to Avoid Service Charge	$500.00 average ledger balance	$5,000.00 average ledger combined deposit balances	No service charge until minor reaches 18 years	$300.00 average ledger balance during quarter	$5,000.00 minimum daily balance	May be offset by compensating balances through Account Analysis	$20,000.00 average ledger balance	May be offset by earnings credit of $0.10 per $100 average ledger balance
Service Charge *	$5.00 per month	$10.00 per month	None	$6.00 per quarter	$15.00 per month	$10.00 per month	$35.00 per month Service Charge waived for Non-Profits	$12.00 per month
Transaction Limits & Charges	None	None	6 withdrawals per quarter; $2.00 fee per withdrawal over 6 per quarter	6 withdrawals per quarter; $2.00 fee per withdrawal over 6 per quarter	Transfers to another account or third parties by preauthorized, automatic, telephone, computer transfer, debit card, check, draft, or similar order are limited to 6 per statement cycle; $15.00 fee per item over limitation per month	Deposit or credit charge = $0.30; Check or debit charge = $0.15; Deposited item charge = $0.10	200 debits and/or deposited items allowed at no charge; $0.15 for each check and/or deposited item over 200	Deposit or credit charge = $0.05; Check or debit charge = $0.10; Deposited item charge = $0.05
Auto-refunds for Non-Green Bank ATM Withdrawal Surcharges	None	Unlimited; US only	Not applicable, VISA® Debit Card not available	Unlimited; US only	Unlimited; US only	Unlimited; US only	Unlimited; US only	None
ATM Transaction Fee	$1.00 at Non-Green Bank ATM; no fee for Green Bank ATM usage	None	Not applicable, VISA® Debit Card not available	None	None	None	None	$1.00 at Non-Green Bank ATM; no fee for Green Bank ATM usage
Statement Date	Monthly - 20th of the month	Monthly - 10th of the month	Quarterly - end of the calendar quarter	Quarterly - end of the calendar quarter	Monthly - end of the month	Monthly - end of the month	Monthly - end of the month	Monthly - end of the month
Check Images	Not available	Images in statements	Not available	Not available	Images in statements	Images in statements	Images in statements	Images in statements

Please refer to enclosed Terms and Conditions and other important disclosures.

Revised June 18, 2012

*** Service charged waived for the first statement cycle.**

Lines of Credit Available; Subject to Credit Approval for Overdraft Protection.

VISA® Debit Cards available except where noted.

Free access to 24-Hour Phone Banking

Consumer Accounts - No charge for Online Banking and Online Bill Pay

Business Accounts - Refer to Fee Schedule for Onlinle Banking, Business Bill Pay fees and to learn about our 1.50% Earnings Credit Rate.

GREEN BANK, N.A. MEMBER FDIC EQUAL HOUSING LENDER