

WHY KEYSTONE BANK ON?

"We strive to find products that will put more people in the communities we serve in a better financial situation. The Keystone Bank On account allows us to remove some of the obstacles from traditional accounts that may be keeping individuals from building a relationship with a certified financial institution. This account meets the standards we've upheld as a community bank for nearly 200 years."

--Chris Zlobik
Chief Banking
Officer

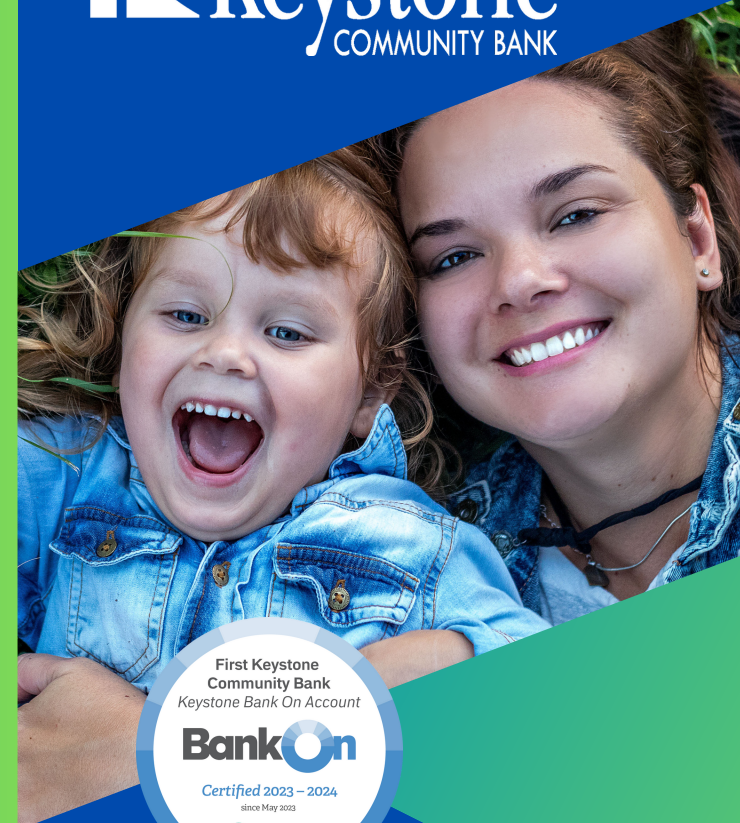


DID YOU KNOW?

- More than 14.1 million Bank On accounts have been opened nationwide since 2022.
- In 2021, 80% of Bank On accounts were opened nationally by customers who were new to banking.
- Nearly 5.9 million adults are "unbanked," without a checking or savings account.
- Nearly 18.7 million adults are underbanked, meaning they still use an alternative financial service like check cashers or payday lenders.



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KEYSTONE BANK ON ACCOUNT

Connecting those not served
by a bank to safe, affordable
banking.

WHAT IS A KEYSTONE BANK ON ACCOUNT?

The Keystone Bank On Account connects you to affordable and safe bank accounts that meet your needs, giving you the confidence to begin or restart your banking relationship with the right tools to manage your money.

Whether you have a limited relationship with a financial institution, or none at all, the Keystone Bank On Account can help you save money and gain access to the latest banking technology and account features.



BENEFITS OF A BASIC CHECKING ACCOUNT

- **Cost savings:** The Keystone Bank On Account can help save on fees associated with alternative financial services like check cashers and payday lenders that could range up to 5% of net income.
- **Asset building:** A bank account can lead to affordable credit for opportunities like a car or mortgage.
- **Public safety:** The Keystone Bank On Account provides a safe and secure place to deposit money, reducing the probability of falling victim to fraud.
- **Financial stability:** Creating a banking relationship can help reduce debt and improve credit scores.

*Customer will be eligible to enroll in Mobile Remote Deposit Capture after account has been open for 30 days. No checks will be issued for this account. Account not eligible for overdraft protection. If the account is overdrawn, the customer will receive a courtesy phone call and mailed letter. If there is a second occurrence, the account will be closed.



ACCOUNT HIGHLIGHTS

- No overdraft fees
- Minimum opening deposit is \$25
- No minimum monthly balance
- No monthly maintenance service charge
- Free VISA® debit card
- Digital banking
- Online Bill Pay
- Mobile check deposits*
- Monthly statement of activity
- No overdrafts allowed*

