



MANAGE YOUR MONEY SMARTLY AND SAFELY WITH THE RIGHT SAVINGS ACCOUNT FOR YOU

SAVINGS	STATEMENT SAVINGS	YOUTH SAVINGS (for ages 18 and younger)	MONEY MARKET (Business & Individuals)	CHRISTMAS CLUB
MINIMUM OPEN DEPOSIT	\$100	\$25	\$2,500	\$5
MAINTENANCE FEE	\$4 monthly fee if balance falls below \$300 \$25 fee if account is closed within 90 days	\$0 monthly fee \$25 fee if account is closed within 90 days	\$15 monthly fee if balance falls below \$2,500 \$25 fee if account is closed within 90 days	\$0 monthly fee \$10 fee if account is closed prior to the regular distribution of checks
STATEMENT	Quarterly	Quarterly	Monthly	N/A
EARNs INTEREST¹	Yes Interest earned on the following tiers: • \$0 – \$2,499 • \$2,500 – \$9,999 • \$10,000 – \$49,999 • \$50,000 and above	Yes	Yes Interest earned on the following tiers: • \$2,500 – \$9,999 • \$10,000 – \$49,999 • \$50,000 and above	Yes
OTHER FEES	An Excessive Withdrawal Fee of \$2 will be charged for each transaction over 6 per month. ² Passbook available upon request for a \$5 fee.	An Excessive Withdrawal Fee of \$2 will be charged for each transaction over 6 per month. ² Passbook available upon request for a \$5 fee.	An Excessive Withdrawal Fee of \$2 will be charged for each transaction over 6 per month. ² Passbook available upon request for a \$5 fee.	Minimum of \$5 for payment. Automatically charges checking account monthly. Coupon books available upon request for a \$5 fee.
DEBIT CARD available for Savings Account only to be used at ATMs for cash withdrawals. Must have checking account.	✓		✓	
INTERNET BANKING	✓	✓	✓	✓
TEXT ALERTS	✓	✓	✓	✓
MOBILE BANKING including Mobile Deposits and Mobile Alerts	✓	✓	✓	✓

¹ Fees may reduce earnings.

² Federal regulation limits transfers or withdrawals from a savings or money market account to another account or to third parties by preauthorized, automatic, telephone, check, draft, debit card, or similar order to 6 per month. However, transactions are unlimited in-person, by mail, in bank, and ATMs. (Bank's Excessive Withdrawal Fee applies.)