

PERSONAL SAVINGS SOLUTIONS



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	Balance Builder	Reserve Savings	Money Market	Christmas Club	Certificates of Deposit
Fee Structure	No monthly fee	No monthly fee	Fee waived with minimum balance of \$1,000	No monthly fee	No monthly fee
Interest	Yes, Tiered	Yes, Tiered	Yes, Tiered	Yes, Added a maturity	Yes, Tiered
ATM Card Available	Yes	Yes	Yes	No	No
Opening Deposit	\$25	\$25	\$1,000	Regular automatic transfer from any bank account or through payroll deduction	\$500
Service Charges	•3 free withdrawals per month	•\$2.00 per transfer to NSF Checking •3 free withdrawals per month	•\$12 fee with balance less than \$1,000	•No monthly service charge •Annual maturity in October •Annual renewal begins in November	•Penalties apply with early withdrawal
Mobile Deposit	Yes	Yes	Yes	No	No
Check Writing	No	No	Yes	No	No
Services at No Additional Charge	•eStatements •Printed Withdrawal/ Deposit Slips •Mobile & Online Banking	•eStatements •Printed Withdrawal/ Deposit Slips •Mobile & Online Banking	•eStatements •Mobile & Online Banking •Printed Checks and Deposit Slips	•Combined Statement •Mobile & Online Banking	•Premium rates for Platinum account holders •Mobile & Online Banking