



PERSONAL SAVINGS SOLUTIONS

	<i>Balance Builder</i>	<i>Reserve Savings</i>	<i>Money Market</i>	<i>Christmas Club</i>	<i>Certificates of Deposit</i>
Fee Structure	No monthly fee	No monthly fee	Fee waived with minimum balance of \$1,000	No monthly fee	No monthly fee
Check Writing	No	No	Yes	No	No
Interest	Yes, Tiered	Yes, Tiered	Yes, Tiered	Yes, Added at maturity	Yes, Tiered
Opening Deposit	\$25	\$25	\$1,000	Regular automatic transfer from any bank account or through payroll deduction	\$500
Service Charges	<ul style="list-style-type: none"> • ATM or ACH withdrawal fee may apply 	<ul style="list-style-type: none"> • \$2.00 per transfer to NSF Checking • ATM or ACH withdrawal fee may apply 	<ul style="list-style-type: none"> • 6 withdrawals allowed per month • \$12 fee with balance less than \$1,000 	<ul style="list-style-type: none"> • No monthly service charge • Annual maturity in October • Annual renewal begins in November 	<ul style="list-style-type: none"> • Penalties apply with early withdrawal
Services at No Additional Charge	<ul style="list-style-type: none"> • eStatements • Printed Withdrawal/Deposit Slips • ATM access when attached to existing checking account debit card • Mobile & Online Banking 	<ul style="list-style-type: none"> • eStatements • Printed Withdrawal/Deposit Slips • ATM access when attached to existing checking account debit card • Mobile & Online Banking 	<ul style="list-style-type: none"> • eStatements • Mobile & Online Banking 	<ul style="list-style-type: none"> • Combined Statement • Mobile & Online Banking 	<ul style="list-style-type: none"> • Premium rates for Platinum account holders • Mobile & Online Banking