


Savings Accounts

Whether you are saving for a life-long dream or a rainy day, we offer the right options to help you reach your savings goals.

	SAVINGS	MONEY MARKET ACCOUNT	CHRISTMAS CLUB SAVINGS	KIDS' CLUB SAVINGS
	Earn interest on your deposit.	<ul style="list-style-type: none"> ◆ Earn money market rates while maintaining easy access to your money ◆ Check-writing capability 	<ul style="list-style-type: none"> ◆ Automatically transfers funds bi-weekly from your Bank checking account ◆ You receive payout in October 	<ul style="list-style-type: none"> ◆ Gift at account opening ◆ Monthly drawings ◆ Birthday gift ◆ Financial education opportunities ◆ For ages 12 and under. This account will convert to a regular savings account at age 13.
 FREE eStatements	Included - Paper statement available for \$2.00 monthly fee	Included - Paper statement available for \$2.00 monthly fee	Included in your checking account statement	Included
ATM Card	No Annual Fee	No Annual Fee	N/A	N/A
Digital Banking	Available	Available	Available, Viewable Access Feature	Available
Account Opening Requirements	\$100 initial deposit required	\$750 initial deposit required	None	None
Monthly Fee	A maintenance fee of \$3 will be imposed every month if the balance falls below \$100 any day of the month. No minimum balance requirement for account owner under 26 years of age.	None	None	None
Interest Benefits	Interest paid on average daily balance of \$.01+	Interest paid on Daily Balance Method Tier I - \$750 - \$19,999.99 Tier II - \$20,000 - \$49,999.99 Tier III - \$50,000 - \$99,999.99 Tier IV - \$100,000 - \$199,999.99 Tier V - \$200,000+	Interest paid on average daily balance of \$.01+	Interest paid on average daily balance of \$.01+
Account Holders Through Age 25	For account holders through age 25. By having a checking or savings account with us you will automatically be privy to the following: ◆ No monthly fees ◆ No minimum balance requirements ◆ No annual fee debit card for checking accounts ◆ No fee paper statement available for savings accounts, Simply, or Interest Checking			
50+	For account holders age 50 or better. By having a checking or savings account with us you can easily enroll to enjoy these special perks! ◆ FREE money orders ◆ FREE stop payment service			

* Debit card not offered with any savings and Money Market accounts

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