

SAVINGS ACCOUNT OPTIONS



	SIMPLE SAVINGS	MONEY MARKET SAVINGS	CERTIFICATE OF DEPOSIT (CD)	HEALTH SAVINGS ACCOUNT (HSA),
	Perfect account for short term savings.	This account works well if you have idle funds that you wish to keep liquid.	Maximize your earnings, while investing safely.	Designed to give you more control over your healthcare expenses.
MINIMUM OPENING DEPOSIT	\$5	\$5	\$1000	\$5
DEBIT/CHECK CARD	✓			
ONLINE BANKING & APP	✓	✓	✓	✓
FREE ONLINE BILL PAY	✓	✓	✓	✓
FREE MOBILE DEPOSIT	✓	✓	✓	✓
FREE DIGITAL WALLET	✓	✓	✓	✓
AUTOMATED TELEPHONE BANKING	✓	✓	✓	✓
FREE INVESTMENT CONSULTATION	✓	✓	✓	✓
WITHDRAWALS	FIVE PER MONTH	SIX PER QUARTER	NONE	UNLIMITED
ACCOUNT EARNS INTEREST	BASED ON DEPOSIT RATE SHEET	BASED ON 30 DAY T-BILL RATE	BASED ON RATE/TERM	BASED ON DEPOSIT RATE SHEET
COMPOUNDING FREQUENCY	DAILY	MONTHLY		
MONTHLY MAINTENANCE FEE WAIVER	MAINTAIN \$500 BALANCE	MAINTAIN \$2500 BALANCE	N/A	N/A
PAPER STATEMENT FEE WAIVER	ENROLL IN E-STATEMENTS	ENROLL IN E-STATEMENTS	N/A	ENROLL IN E-STATEMENTS
MONTHLY MAINTENANCE FEE	\$5	\$5	\$0	\$0
PAPER STATEMENT FEE	\$3	\$3	\$0	\$3

EDUCATION SAVINGS ACCOUNT

Start saving now for those future college expenses. You can have money automatically transferred each payday or make deposits at your own convenience.

CHRISTMAS SAVINGS CLUB

Have money transferred to a savings account on a reoccurring basis. In November, you will receive the money to use for your holiday purchases

RETIREMENT ACCOUNT OPTIONS

Plan for the future while avoiding taxes today. Open an IRA or SEP account and earn interest while building a substantial retirement fund.

*Interest varies and may require minimum monthly balance. Additional services require signup and is provided during account opening. The descriptions herein are summaries only. Please refer to account disclosures for complete details.