

Savings Relationship Choices

Several options to keep your savings building



MONEY MARKET PREMIER SAVINGS	MONEY MARKET PLUS SAVINGS	MONEY MARKET SAVINGS	STATEMENT SAVINGS	ECONOMY SAVINGS
INTEREST Yes ^{1,2} (Tiered)	INTEREST Yes ^{1,2} (Tiered)	INTEREST Yes ^{1,2} (Tiered)	INTEREST Yes ¹	INTEREST Yes ¹ (on balances over \$50)
MINIMUM BALANCE TO AVOID THE IMPOSITION OF FEES \$10,000	MINIMUM BALANCE TO AVOID THE IMPOSITION OF FEES \$5,000	MINIMUM BALANCE TO AVOID THE IMPOSITION OF FEES \$1,000	MINIMUM BALANCE TO AVOID THE IMPOSITION OF FEES \$100	MINIMUM BALANCE TO AVOID THE IMPOSITION OF FEES \$50 (average daily balance)
MONTHLY BALANCE FEE \$15 if below minimum balance	MONTHLY BALANCE FEE \$10 if below minimum balance	MONTHLY BALANCE FEE \$5 if below minimum balance	MONTHLY BALANCE FEE \$3 if below minimum balance <i>Monthly balance fee is waived for age 18 and under.</i>	MONTHLY BALANCE FEE \$3 if below average daily balance ³ <i>Monthly balance fee is waived for age 18 and under.</i>
MONTHLY DEBIT ITEM FEE For every withdrawal/transfer over six in a calendar month, a debit item fee of \$1.50 will be charged.	MONTHLY DEBIT ITEM FEE For every withdrawal/transfer over six in a calendar month, a debit item fee of \$1.50 will be charged.	MONTHLY DEBIT ITEM FEE For every withdrawal/transfer over six in a calendar month, a debit item fee of \$1.50 will be charged.	MONTHLY DEBIT ITEM FEE For every withdrawal/transfer over six in a calendar month, a debit item fee of \$0.50 will be charged.	MONTHLY DEBIT ITEM FEE For every withdrawal/transfer over six in a calendar month, a debit item fee of \$0.50 will be charged.

Certificates of Deposit (CDs) & Individual Retirement Accounts (IRAs)			
	LENGTH	MINIMUM	INTEREST COMPOUNDED
We have both short- and long-term Certificates of Deposit (CDs). All CDs are automatically renewable. A penalty may be imposed for early withdrawal. We offer traditional and Roth Individual Retirement Accounts (IRAs), Coverdell Education accounts, and Simplified Employee Pension (SEP) accounts.	91 day	\$200	at maturity
	182 day	\$200	at maturity
	12 month	\$200	quarterly
	24 month	\$200	quarterly
	36 month	\$200	quarterly
	48 month	\$200	quarterly
	60 month	\$200	quarterly

Added Advantage Certificate of Deposit (CDs)		
LENGTH	MINIMUM	INTEREST COMPOUNDED
18 month	\$2,500	quarterly
30 month	\$2,500	quarterly
18 MONTHS: You have the option to increase your interest rate once during the term.*		
30 MONTHS: You have the option to increase your interest rate twice during the term.*		
At the time you increase your rate, you may add \$1,000 or more to the CD.		

Please visit our website or call us for our current interest rates and annual percentage yields.

\$25 minimum opening deposit required on all Savings accounts.

¹ Your interest rate and annual percentage yield may change at any time at our discretion. Fees may reduce earnings.

² This is a tiered rate account. Your interest rate and annual percentage yield may change based on the daily balance in your account.

³ Average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

* Your rate increase must be a rate we are currently paying on the Added Advantage Certificate of the same term.