

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)
REQUIRED MINIMUM BALANCE \$10,000	REQUIRED MINIMUM BALANCE \$5,000	REQUIRED MINIMUM BALANCE \$1,000	REQUIRED MINIMUM BALANCE \$100	REQUIRED MINIMUM BALANCE \$50 (on average)
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>Minimum balance fees waived for age 18 and under.</i>	MONTHLY BALANCE FEE \$3 if below average minimum balance ³ <i>Minimum balance fees waived for age 18 and under.</i>
MONTHLY DEBIT ITEM FEE For every withdrawal/transfer over six in a one-month time frame, a debit item fee of \$1.50 will be charged. <i>(limit of six transfers or withdrawals by checking, debit card, or other methods payable to third parties)</i>	MONTHLY DEBIT ITEM FEE For every withdrawal/transfer over six in a one-month time frame, a debit item fee of \$1.50 will be charged. <i>(limit of six transfers or withdrawals by checking, debit card, or other methods payable to third parties)</i>	MONTHLY DEBIT ITEM FEE For every withdrawal/transfer over six in a one-month time frame, a debit item fee of \$1.50 will be charged. <i>(limit of six transfers or withdrawals by checking, debit card, or other methods payable to third parties)</i>	MONTHLY DEBIT ITEM FEE For every withdrawal/transfer over six in a one-month time frame, a debit item fee of \$0.50 will be charged.	MONTHLY DEBIT ITEM FEE For every withdrawal/transfer over six in a one-month time frame, 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.	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
We offer traditional and Roth Individual Retirement Accounts (IRAs), Coverdell Education accounts, and Simplified Employee Pension (SEP) accounts.	60 month	\$200	quarterly

Added Advantage Certificate of Deposit (CDs)		
LENGTH	MINIMUM	INTEREST COMPOUNDED
18 month 30 month	\$2,500 \$2,500	quarterly 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 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 accounts.

¹ Your interest rate and annual percentage yield may change at any time at our discretion. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks). Interest will be compounded daily and credited to your account on your monthly or quarterly statement. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. 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.