

# Personal Savings Accounts

Plan for your future and choose a savings account that works as hard as you do.

## Statement Savings

Conveniently plan for tomorrow and manage your money with ease.

- *\$1 minimum opening deposit*
- *\$10 minimum balance to earn interest*

## YOUTH Smart Savings

Teach your child the importance of saving at an early age.

- *For children up to 18 years old. Account will convert to Statement Savings at age 19.*
- *\$1 minimum opening deposit*
- *Opening deposit match up to \$20.*
- *Pays higher interest than regular savings.*
- *Great Grades Incentive—we deposit \$1 for every A or A- earned on report cards (for grades 6-12, up to \$32 per school year, with proof of report card).*
- *Service charge free*

## High Yield Money Market

Enjoy a higher interest rate compared to regular savings accounts.

- *\$1,000 minimum opening deposit*
- *\$1,000 minimum daily balance to earn interest*
- *\$9 monthly service fee if minimum daily balance is not met*



## Certificates of Deposit

Enjoy a long-term savings plans with a wide variety of maturity dates.

- *\$500 minimum opening deposit*
- *Early withdrawal penalties may apply*

Per federal regulation, savings accounts are allowed 6 total withdrawals/transfers per month (additional withdrawals/transfers will be charged a fee). Withdrawals and transfers include: telephone transfers, ACH payments, drafts, checks, and point of sale transactions. Unlimited ATM and in-office withdrawals are allowed.