

# Personal Savings

All accounts listed include these FREE and convenient benefits:

Online Banking & Bill Pay, Mobile Banking, 24/7 Telephone Banking, Automatic Transfers, and Direct Deposit

Product	Opening Deposit	Features	Terms & Conditions	Account Fees in Addition to Schedule of Fees
<b>Statement Savings</b>	\$25	<ul style="list-style-type: none"> <li>• <i>Interest Bearing</i></li> </ul>	<ul style="list-style-type: none"> <li>• \$100 Average Quarterly Balance to Avoid Fee</li> <li>• Four (4) Withdrawals/Transfers per month</li> </ul>	<ul style="list-style-type: none"> <li>• \$ 5 per quarter if Below Balance Requirement</li> <li>• \$ 5 per withdrawal/transfer after four (4)</li> </ul>
<b>Kids Bank for Life</b>	\$5	<ul style="list-style-type: none"> <li>• <i>Interest Bearing</i></li> </ul>	<ul style="list-style-type: none"> <li>• No Minimum Balance Requirement</li> <li>• Four (4) Withdrawals/Transfers per month</li> </ul>	<ul style="list-style-type: none"> <li>• \$ 5 per withdrawal/transfer after four (4)</li> </ul>
<b>Vacation Club</b>	\$5	<ul style="list-style-type: none"> <li>• <i>Interest Bearing</i></li> <li>• <i>\$5, \$10, \$20 and \$50 payment denominations for a 50 week period</i></li> </ul>	<ul style="list-style-type: none"> <li>• No partial withdrawals allowed</li> </ul>	<ul style="list-style-type: none"> <li>• \$25 if closed prior to the end of the program</li> </ul>
<b>Christmas Club</b>	\$3	<ul style="list-style-type: none"> <li>• <i>Interest Bearing</i></li> <li>• <i>\$3, \$5, \$10, \$20 and \$50 payment denominations for a 50 week period</i></li> </ul>	<ul style="list-style-type: none"> <li>• No partial withdrawals allowed</li> </ul>	<ul style="list-style-type: none"> <li>• \$25 if closed prior to the end of the program</li> </ul>
<b>Advantage Money Market</b>	\$2,500	<ul style="list-style-type: none"> <li>• <i>Interest Bearing</i></li> <li>• <i>Fully Imaged Statement</i></li> <li>• <i>Balance Tiers determine interest</i> <ul style="list-style-type: none"> <li>○ <b>Tier 1</b> \$0 - \$2,499.99</li> <li>○ <b>Tier 2</b> \$2,500 - \$9,999.99</li> <li>○ <b>Tier 3</b> \$10,000 - \$24,999.99</li> <li>○ <b>Tier 4</b> \$25,000 - \$49,999.99</li> <li>○ <b>Tier 5</b> \$50,000 - \$99,999.99</li> <li>○ <b>Tier 6</b> \$100,00 and up</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• \$2,500 Daily Minimum Balance Required to Earn Interest</li> <li>• \$2,500 Average Monthly Balance to Avoid Fee</li> <li>• Fully Imaged Statement</li> <li>• Transactions limited to six (6) per month with no more than three (3) payments to Third Parties</li> </ul>	<ul style="list-style-type: none"> <li>• \$10 per month if Below Balance Requirement</li> <li>• \$10 per withdrawal/transfer after six (6)</li> </ul>