

	Regular Savings	Young Peoples Investment Plan	Christmas Club	Certificate of Deposit	IRA Savings	Health Savings Account
Account Description	Earn a competitive interest rate with our Regular Savings Account.	Commit to saving for your child's future needs. Earns better interest than the Regular Savings.	Spread your Christmas expense throughout the entire year.	Safe and secure. Can help you earn the most for your money.	Tax advantaged retirement accounts: Traditional, Roth, Coverdell, and Simple IRAs.	Tax advantaged health savings account.
Minimum to Open	\$100	\$250	\$10	\$500 (to open most accounts)	N/A	N/A
Minimum Daily Balance (to avoid minimum balance fee)	\$100 (waived for minors)	N/A	N/A	N/A	N/A	N/A
Minimum Balance Fee	\$1/month (if daily balance falls below \$100)	N/A	N/A	N/A	N/A	N/A
Interest Rate Information	<u>Variable</u>	<u>Variable and Tiered</u>	<u>Variable</u>	<u>See rates</u>	<u>Variable</u>	<u>Variable</u>
Minimum to Earn APY*	\$10	\$10	\$10	N/A	N/A	N/A
Withdrawal Information	A \$1 service charge per withdrawal applies after the 5 th withdrawal of the calendar month.	Penalty may be imposed for withdrawal prior to age 18.	Penalty for early withdrawal may apply.	Penalty for early withdrawal will be imposed.	Contact us for information regarding withdrawals.	Contact us for information regarding withdrawals.
Additional Information	A \$5 service charge applies if the account is closed within 90 days of the opening date.	Account must be withdrawn or transferred to a regular savings account by age 21.	We will send you a Christmas check plus interest.	Most Certificate of Deposits automatically renew for your convenience.	Your annual contribution may be tax deductible. Contributions that are not fully deductible are still eligible to receive tax-deferred earnings.	Your annual contribution may be tax deductible. Contributions that are not fully deductible are still eligible to receive tax-deferred earnings.

*APY: Annual Percentage Yield

