

## Personal Banking

# Savings and Money Market Accounts

No matter what you're saving for, we can help you get there.

Each account includes:

- Access to your savings accounts through online banking and mobile banking.
- eStatements available through your online banking account.
- Telephone banking at **800.788.4578** to check balances, make transfers, review previous transactions and more.

	<b>Simplicity Savings</b> A great starter savings account.	<b>Preferred Money Market Fund</b> As your savings grow, so can your interest.	<b>Signature Money Market Fund</b> By maintaining higher balances, you are rewarded with a higher return on interest.
Earns Interest <sup>1</sup>	Yes.	Yes—tiered rates. <sup>2</sup>	Yes—tiered rates. <sup>2</sup>
Minimum to Open	\$50	\$500	\$10,000
Monthly Service Charge	\$3	\$10	\$15
Balances Needed to Avoid Monthly Service Charge	Monthly service charge waived when the minimum ledger balance <sup>3</sup> of \$300 is maintained.	Monthly service charge waived when an average ledger balance <sup>4</sup> of \$3,000 is maintained.	Monthly service charge waived when an average ledger balance <sup>4</sup> of \$20,000 is maintained.
Monthly Service Charge Refund Option	\$3 monthly service charge refund if set up with combined statements for your savings and checking account. <sup>5</sup>	None at this time.	None at this time.
Deposited Item Fees	Up to 75 items per statement cycle can be deposited into this account with no charge, thereafter, the charge is \$0.20 per item.	None.	None.

Please refer to the list of Personal Banking Account Services Fees and Charges for additional fees which may apply to these accounts.

<sup>1</sup>Please refer to current rate sheet. <sup>2</sup>Interest is calculated each day on the entire collected balance in the account, and the rate paid is determined by the tier. <sup>3</sup>Minimum Ledger Balance is the lowest end of day balance in an account during a statement cycle; a certain minimum daily balance is often required with interest bearing accounts to avoid a monthly service charge. <sup>4</sup>Average Ledger Balance is calculated by adding the balance in the account for each day of the statement period and dividing that figure by the number of days in the period. <sup>5</sup>\$3 refund for combined statement applied even if the minimum ledger balance monthly service charge waiver is not met.

