

# Savings and Investments

	Personal Money Market	Christmas Club Savings	Regular Savings	Certificates of Deposit (CDs)
<b>What kind of account would you like?</b>	<i>Rewarding rates—plus convenient access to your funds</i>	<i>An easy way to save all year long for holiday gifts</i>	<i>Start your savings plan today—for yourself, your children or your grandchildren</i>	<i>Earn top rates with the security that your funds are protected</i>
<b>Minimum to open</b>	\$2,500	\$5.00	\$100	\$1,000
<b>Minimum daily balance required to earn interest—see us for current rates</b>	Under \$2,500: NOW rate \$2,500+: Money Market rate with rate tiers for higher minimum balances: • \$10,000 • \$25,000 • \$100,000 • \$250,000 • \$500,000	\$100	\$100	Interest can be paid by reinvestment or auto deposit to your bank checking, savings or money market account
<b>Withdrawal limitations</b>	Six (6) free withdrawals per statement cycle, which may be done by transfer to a 3rd party by preauthorized, automatic, telephone or computer	No customer withdrawals allowed except to close account.  A check for the balance of the account will be mailed in October.	Three (3) free withdrawals per month; \$1.00 per withdrawal after 3	A penalty will be imposed for early withdrawal
<b>Balance requirements and other fees</b>	No monthly fee if average monthly balance is more than \$1,000	No minimum balance required or monthly service charge	No balance fee if daily balance is more than \$100	• Terms from 91 days to 5 years



*The only bank you'll ever need!*

See Terms & Conditions for additional features