

# Personal Savings Accounts

## Personal Savings

If your checking account manages your everyday expenses, then a savings account is the security that will be there in time of need.

ACCOUNT	ACCOUNT DESCRIPTION	TRANSACTION LIMITS	MINIMUM OPENING DEPOSIT	BALANCE REQUIRED/ FEES ASSOCIATED	INTEREST
Life Savings	Your money earns interest while remaining accessible	Unlimited deposits  No more than six preauthorized withdrawals, automatic or telephone transfers, drafts, and debit card or other similar transactions per month  Excess withdrawals are \$1.50 each	\$150	\$150 minimum  \$9 quarterly fee if below	Yes – Based on collected balance, accrued daily, compounded and credited quarterly
Teen Life Savings	Perfect account that encourages teens to develop good saving habits early		\$50	\$50 minimum  \$9 quarterly fee if below	
Junior Life Savings	Custodial account for our youngest savers (Custodial status available thru 21 years of age)		\$1	None  None	
Life Money Market	A “lifetime” account that combines higher interest with transaction flexibility.	No more than six preauthorized withdrawals, automatic or telephone transfers, checks, drafts and debit card or other similar transactions per month. Minimum check amount is \$500 Excess withdrawals are \$15.00 each.	\$1,500	\$1,500 minimum  \$15 monthly fee if below	Yes – Based on collected balance, accrued daily, compounded and credited monthly
Health Savings Account	Save for future qualified medical and retiree health expenses on a tax-free basis	Must be used for qualified purchases	None	None  None	Yes – Based on collected balance, accrued daily, compounded and credited monthly