

# 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<br><br>No more than six preauthorized withdrawals, automatic or telephone transfers, drafts, and debit card or other similar transactions per month<br><br>Excess withdrawals are \$1.50 each | \$150                   | \$150 minimum<br><br>\$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<br><br>\$9 quarterly fee if below   |  |
| Junior Life Savings    | Custodial account for our youngest savers (Custodial status available thru 21 years of age) |  | \$1                     | None<br><br>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. Excess withdrawals are \$15.00 each.                        | \$1,500                 | \$1,500 minimum<br><br>\$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<br><br>None                                 | Yes – Based on collected balance, accrued daily, compounded and credited monthly   |