

	Investor's Savings	Money Market Select	Everyday Savings	Star Savers (17 years & younger)	Summer or Holiday Club
Minimum Balance to Open	\$10,000.00	\$1,000.00	\$100.00	\$10.00	\$10.00
Check Writing		√			
Interest Bearing	√	√	√	√	√
Interest Paid	Monthly	Monthly	Monthly	Monthly	Annually
Online/Mobile Banking	√	√	√	√	√
24 Hour Banker	√	√	√	√	√
Direct Deposit	√	√	√	√	√
Statements	√	√	√	√	*
Automatic Funds Transfer	√	√	√	√	√
Minimum Balance to avoid Monthly Service Charge	\$10,000.00	\$1,000.00	\$100.00	\$0.00	\$0.00
Monthly Service Charge	\$10.00	\$7.00	\$5.00	\$0.00	\$20.00 **

* Monthly or quarterly statements available when combined with a checking or savings account otherwise statement is annual.

**Open withdrawal period for Summer Club is May 1 - August 31. Open withdrawal for Holiday Club is October 1 - January 31. Early withdrawal fee will apply for each withdrawal/debit made outside of the open withdrawal period.

Transfers from a savings or money market account to another account or to third parties by preauthorized, automatic, telephone or computer transfer or by check (money market accounts only), draft (money market accounts only), debit card (money market accounts only) or similar order to third parties (money market accounts only) are limited to six per month. Please refer to the current fee schedule for the savings/money market totaling fee for each transaction in excess of six per month by means of withdrawal as listed in this section.