

# Savings Accounts

	Statement Savings	Money Fund
	The perfect account for the beginning saver*. No service charges for the first three months on new accounts.	The account that makes it easy to earn the best interest rate. Save more, earn more. The Money Fund account offers yields that are competitive with brokerage accounts.
<b>Minimum to Open</b>	\$10	\$1,000
<b>Balance Requirement</b>	\$200 average quarterly balance	\$1,000 minimum
<b>Service Charges</b>	\$5 per quarter if average quarterly balance falls below \$200	\$10 per month if balance falls below \$1,000
<b>Interest</b>	Yes** with \$10 minimum balance	Yes** Tiered rate of interest paid
<b>Other</b>	<ul style="list-style-type: none"> <li>• Nine free withdrawals per quarter, \$0.50 thereafter.</li> <li>• Free telephone transfers***</li> <li>• Quarterly statements or monthly if combined with checking unistatement.</li> </ul>	<ul style="list-style-type: none"> <li>• Free in-person withdrawals.</li> <li>• Free telephone transfers***</li> <li>• Quarterly statements or monthly if combined with checking unistatement.</li> </ul>

Note: A non-interest bearing thrift savings account is also available with a \$50 minimum and a \$3 fee per month if a \$50 minimum balance is not maintained.

\*Service charges waived for account holders under 18 years of age.

\*\*Please refer to our separate rate brochure.

\*\*\*Federal law allows only six pre-authorized, automatic, check written, or telephone transfers per month.