

## Savings Comparison Chart

Regular Savings	Money Market	Kid's Club	Junior Executive Savings
<b>Minimum Opening Deposit</b>			
\$100	\$100	\$25	\$25
<b>Balance Requirements to avoid a service charge</b>			
No fee when a minimum daily balance of \$100 is maintained.	No fee when a minimum daily balance of \$1,000 is maintained. No interest is earned on days that balance requirements are not met.	No minimum balance	No minimum balance
<b>Service Charge</b>			
\$7.50 quarterly	\$20 monthly	Free	Free
<b>Interest</b>			
Accrued daily and paid quarterly.	Accrued daily and paid monthly.	Accrued daily and paid quarterly.	Accrued daily and paid quarterly.
<b>Statements</b>			
Produced semi-annually	Produced monthly	Produced quarterly	Produced quarterly
<b>Account Features</b>			
Three free withdrawals per quarter; \$1.00 for each additional withdrawal.  No more than 6 third-party withdrawals or preauthorized transfers per month.	No more than 6 third-party withdrawals or preauthorized transfers per month.  \$25 penalty for exceeding limitations. If limitations are exceeded account classification will be changed.	For children age 0-14. Coin counted free.  Special activities for account holders	For young adults age 15-23. Coin counted free.  Special activities for account holders.



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*Where roots run deep, relationships grow strong.*