

Account Benefits	Statement Savings	Money Market Account	Business Statement Savings
Minimum to Open	\$50.00	\$1,000.00	\$500.00
Monthly Maintenance Fee	\$3.00 ²	\$10.00	\$10.00
Minimum Balance to Avoid Monthly Fee	\$250.00 ² ALB ¹	\$1,000.00 ALB ¹	\$500.00 ALB ¹
Earns Interest	Yes	Yes - Tiered	Yes
Minimum Balance to Earn Interest	\$250.00 ALB ¹	\$1,000.00 ALB ¹	\$500.00 ALB ¹
Interest Paid on Balance	\$0.01 +	\$0.01 +	\$0.01 +
Interest Calculation	Compounds Monthly ⁵	Compounds Monthly ⁵	Compounds Monthly ⁵
Rate	0.10% ⁵ APY	<\$999.99 0.00% ⁵ APY \$1,000.00 - \$4,999.99 0.10% ⁵ APY \$5,000.00 - \$24,999.99 0.10% ⁵ APY \$25,000.00 - \$49,999.99 0.15% ⁵ APY 50,000.00 + 0.25% ⁵ APY	0.10% ⁵ APY
AutoSaver Transfer	Yes - Waives Fee ³	No	No
eStatements	Free	Free	Free
Paper Statements	\$2.95/Mo ⁴	\$2.95/Mo ⁴	\$2.95/Mo ⁴
ATM Card	Yes	Yes	Yes
Foreign ATM Fee - Non-BSL	4 Free/\$2.00 ea	4 Free/\$2.00 ea	4 Free/\$2.00 ea
ATM Surcharge Refunds	No	No	No
International ATM Transaction Fee	\$3.00	\$3.00	\$3.00
Online Banking	Yes	Yes	Yes
InterBank Transfers	\$5.00 ea	\$5.00 ea	No
Mobile Check Deposit	\$0.50/ck	\$0.50/ck	No
Free Money Orders	No	No	No
Free Treasurer's Checks	No	No	No
Free Traveler's Checks	No	No	No
ID Theft Assistance	Yes	Yes	Yes

Rates effective 6/22/2015

¹ ALB = Average Ledger Balance

² Minimum Balance Requirement and Monthly Maintenance Fee are waived for minors under age 18 and seniors 70 or older.

³ Minimum Balance Requirement and Monthly Maintenance Fee is waived with just one direct deposit ACH Credit into the account each month.

⁴ Paper Statement Fee is waived for minors under the age of 18. For all other accounts this fee is waived when monthly statement is combined with another account, or when received electronically.

⁵ Interest is calculated on the Average Ledger Balance, paid and compounded monthly.

*All rates are as of 6/1/15 and are subject to change without notice. Fees may reduce earnings.
Valid as of 6/1/15

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