



Minor Savings

Terms

Minimum Opening Deposit	\$100
Minimum Balance to Avoid Monthly Service Charge	\$0
Balance Used to Calculate Monthly Service Charge	N/A
Monthly Service Charge	\$0
Transaction Activity Limitation (Pre-Authorized Transfers per Statement Cycle)*	6
Interest Calculated**	Daily Balance Method
Interest Credited	Monthly
Interest Compounded	Monthly

Features & Benefits

- Online Banking and eStatements

1. Refer to our separate Schedule of Rates for Personal Accounts for current interest rates.
2. Refer to our Schedule of Consumer Fees and Charges for additional fees and charges.
3. Refer to the Truth in Savings Disclosure and the Terms and Conditions of Your Account for additional terms and conditions.

*During any statement cycle you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic, telephone, or computer transfer, or by check, draft, debit card or similar order to a third party.

**The Daily Balance Method applies a daily periodic rate to the principal in the account each day.