Personal Savings Accounts

	Simple Savings*+	Student Savings*+	Personal Money Market*+	Health Savings Account*	Traditional IRA Savings*
Minimum balance to open account	$200.00	$50.00	$2,500.00	No Minimum Balance	No Minimum Balance
Additional requirements to open account	None	Must be under 18 years of age	None	Tax exempt custodial account to pay qualified medical expenses	Refer to Federal guidelines for additional detail
Daily minimum balance requirement to earn interest **	$200.00 and up	$50.00 and up	$2,500.00 and up	Interest paid on all balances	Interest paid on all balances
Service Charge	$6.00/monthly statement cycle	None	$10.00/monthly statement cycle	N/A	N/A
Minimum balance required to avoid service charge	Balance cannot fall below $200.00 on any day in the statement cycle	N/A	Balance cannot fall below $2,500.00 on any day in the statement cycle	N/A	N/A
Other Fees	Monthly Paper Statement Fee of $5.00. Please see Rate and Fee Schedule for all fees.	Monthly Paper Statement Fee of $5.00. Please see Rate and Fee Schedule for all fees.	Monthly Paper Statement Fee of $5.00. Please see Rate and Fee Schedule for all fees.	Monthly Paper Statement Fee of $5.00. Please see Rate and Fee Schedule for all fees.	Please see Rate and Fee schedule for all fees. Early withdrawal penalties may apply
Account Limitations	You may make unlimited deposits and withdrawals	You may make unlimited deposits and withdrawals	You may make unlimited deposits and withdrawals	HSA eligibility, contribution limits, and qualified medical expenses are governed by IRS rules. See IRS Publication 969	Refer to current IRS contribution and transaction limits

See Truth in Savings Disclosure for more detailed information. *Account is subject to additional fees such as NSF, overdraft, and dormant fees. Please refer to the accompanied Rate and Fee schedule for a complete list of fees.** Interest rates may change at any time. Please refer to the current rate sheet for interest rates and annual percentage yields. + Electronic delivery of disclosures requires consumer consent under the federal E-SIGN Act. Paper statements are available upon request; see Fee Schedule.