

Account Characteristics	Regular Savings	Tiered Money Market Savings	Premium Money Market Savings	Certificate of Deposit (CD)	Individual Retirement Accounts (IRA)
Interest Rate Tiers	1	6 (\$0/\$1k/\$10k/\$25k/\$50k/\$100k)	6 (\$0/\$25k/\$50k/\$100k/\$500k/\$1million)	3 (Minimum to open/\$10k/\$50k)	3 (\$1/\$10k/\$50k)
Minimum Opening Deposit	\$100	\$1,000	\$25,000	Renewable fixed rate CD (32 days - 60 months) = \$500 7 - 31 days = \$2,500 Plus/Prime = \$5,000	\$100
Balance Requirements to Avoid Monthly Maintenance Fee	\$200 minimum daily ledger balance	\$1,000 average daily collected balance	\$25,000 average daily collected balance	N/A	N/A
Balance Requirements to Avoid Withdrawal and Transfer Fees	\$1,000 minimum daily ledger balance	N/A	N/A	N/A	N/A
Available Terms	N/A	N/A	N/A	7 days to 60 months	6 to 60 months
Additional Deposits	Yes - Allowed	Yes - Allowed	Yes - Allowed	Allowed - 182-364 day term only (\$50 minimum)	Allowed (\$25 minimum)
Fees:					
Monthly Maintenance Fee	\$4.00	\$8.00	\$15.00	N/A	N/A
Withdrawal/Transfer Fee	Balance \$1,000 or more = No Charge Balance less than \$1,000 = 1st three (3) at No Charge & each additional \$3.00	None	None	N/A	\$45 account transfer fee to another financial institution
PIN-Based Transactions Fee	N/A	\$0.30	\$0.30	N/A	N/A

Excess Item Fee	\$7.00	\$7.00	\$15.00	N/A	N/A
------------------------	--------	--------	---------	-----	-----

Early Withdrawal Penalties:

7 Days through 90 Days:	N/A	N/A	N/A	Interest for the full CD term	3 months' simple interest
--------------------------------	-----	-----	-----	-------------------------------	---------------------------

91 Days through 1 Year:	N/A	N/A	N/A	3 months' interest	3 months' simple interest
--------------------------------	-----	-----	-----	--------------------	---------------------------

Over 1 Year:	N/A	N/A	N/A	6 months' interest	3 months' simple interest
---------------------	-----	-----	-----	--------------------	---------------------------