



Comparison Overview | Consumer Savings & Money Market Accounts

Effective September 1st, 2021

Product Comparison	Personal Savings	Preferred Savings	Money Market
Minimum Opening Deposit	\$0	\$0	\$0
Monthly Maintenance Fee <small>(can be waived with minimum balances)</small>	\$0	\$20	\$10
Min. Avg. Daily Balance to Avoid Monthly Fee	\$0	\$25,000	\$15,000
Min Balance to Obtain APY	\$0	\$25,000	\$15,000
Current APY	0.00%	0.15%	0.10%
Excessive Transaction Fee <small>(per transaction over sixth per month on MMDA)</small>			\$10
Free Monthly Transactions <small>(before incurring excessive transaction fee)</small>			6

Key Benefits	Basic Savings	Preferred Savings	Money Market
Internal and External Transfers	✓	✓	✓
QuickBooks® Web Connect Downloads	✓	✓	✓
Mobile Deposit Capture	✓	✓	✓
Overdraft Transfer Coverage of Checking Account	✓	✓	✓
Add Sub-users with customized access	✓	✓	✓
Sweep Account Eligible <small>(when tied to a checking account)</small>	✓	✓	✓
ATM Access <small>(only if tied to a debit card)</small>	✓	✓	✓
ATM Reimbursement <small>(\$15 monthly credit)</small>			✓
ACHs, Wires, Bill Pay <small>(up to six per month)</small>			✓
Debit Card <small>(Digital Wallets; Apple, Google, Samsung Pay)</small>			✓
Mobile Wallet & Debit Card Controls <small>(travel notices, blocks, alerts)</small>			✓
Check Books and Cashier's Checks			✓
Remote Deposit Check Scanners <small>(single- and multi-feed)</small>			✓

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