

	Checking	NOW	Money Market	Savings	Certificate of Deposit
Minimum to Open	\$100	\$100	\$2,500	\$100	\$1,000
Below Balance Maintenance Fee / How to Avoid the Fee	\$15 Maintain \$100 minimum daily balance	\$15 Maintain \$1,500 minimum daily balance	\$15 Maintain \$2,500 minimum daily balance	\$15 Maintain \$300 minimum daily balance	N/A
Minimum Balance to Earn Interest	N/A	\$1,500	\$2,500	\$300	\$1,000
Excess Item Fee <sup>1</sup>	N/A		\$10 per transaction in excess of 6 per statement cycle	N/A	
Early Withdrawal Penalty	N/A				Early withdrawal penalty applies <sup>2</sup>

<sup>1</sup>You may make 6 withdrawal(s) from your account every statement cycle. This limitation applies to online or mobile banking transfers or payments, automatic or pre-authorized transfers, telephone transfers, drafts or debit card transactions. Any withdrawal or transfer exceeding this limitation will incur a \$10.00 fee per occurrence.

<sup>2</sup>Certificates of Deposit are subject to an early withdrawal penalty based on the term of the CD: Less than 30 days, penalty is 7 days of interest. Between 31 days and 365 days, penalty is 90 days of interest. Between 366 days and 540 days, penalty is 180 days of interest. Between 541 days and 720 days, penalty is 270 days of interest. Between 721 days and 1,094 days, penalty is 365 days of interest. Greater than 1,095 days, penalty is 540 days of interest.