

Personal Savings Accounts



<p>Statement Savings</p> <p><i>An account allowing you to earn interest and make deposits and withdrawals at any time, for any amount.</i></p>	<ul style="list-style-type: none">• Minimum Balance to Avoid Maintenance Fee \$200• Maintenance Fee If Below Minimum \$3• \$5 Charge Per Withdrawal After 6 Per Month (Not At ATMs)• Accounts Held by Minors Maintenance Fee Waived
<p>Certificates of Deposit</p> <p><i>A savings tool designed to offer a higher interest rate for those who do not need the money available for a predetermined amount of time.</i></p>	<ul style="list-style-type: none">• Balance to Open \$500.00 for Regular CD• Interest Rate Fixed for Specific Term of Deposit• Terms of Deposit 6-48 Months• Standard Early Withdrawal Penalties
<p>Christmas Club</p> <p><i>A savings tool designed to provide money for holidays.</i></p>	<ul style="list-style-type: none">• Minimum of \$5 per Payment Weekly, Biweekly, or Monthly• Interest Paid Annually• Account Balance Paid the first part of November
<p>IRAs: Savings Account</p> <p><i>A retirement savings plan designed for employed individuals under 70 ½ years old who are interested in planning for a financially secure retirement.</i></p>	<ul style="list-style-type: none">• Offered in Both Fixed and Variable Rates• Minimum of \$500 to Open Fixed IRA• Minimum of \$100 to Open Variable IRA• Taxes deferred on Interest Earned
<p>Health Savings Account</p> <p><i>Account to pay for qualified medical expenses while earning interest.</i></p>	<ul style="list-style-type: none">• Balance to Open \$50.00• No Minimum Balance• Interest Calculated Daily Based on Daily Collected Balances and Credited Monthly• Interest Tiered Based on Account Balance• Unlimited Withdrawals for Qualified Medical Expenses• Monthly Statements• Free Internet Banking• Free HSA Debit Card• Unlimited SMB&T ATM Access, Non-SMBT ATM Fee \$1.75• Set-Up Fee \$15• Personalized Checks at Cost

