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| <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>Investment/Money Market</p> <p><i>A traditional, secure savings account for higher balances.</i></p> | <ul style="list-style-type: none"> • Balance to Open \$1,000 • Minimum Balance to Avoid Maintenance Fee \$1,500 • Maintenance Fee If Below Minimum \$10 • Interest Calculated Daily Based on Average Balance and Credited Monthly • Interest Tiered Based on Account Balance • Monthly Statements, Combined Statements Available With Multiple Accounts • Free Internet Banking • Personalized Checks at Cost • Transfers Limited to 6 per Statement Cycle* |
| <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 \$1.50 • Set-Up Fee \$15 • Personalized Checks at Cost |

- Ask a New Account Representative for current interest rates. Interest rates are subject to change.

* Transfers from an investment savings account to another account or to third parties are limited to six per statement cycle.