

## Savings Accounts

	Statement Savings	FSBee Kids Club	Young Savers	Christmas Club	College Club
<b>Summary</b>	A convenient way to save and still have access to your money.	A special savings club for young children with incentives to promote good savings habits.	Designed to promote good savings practices among young people.	Provides an easy way to save for future holiday expenses.	An investment plan to help save for the college expenses for your child, grandchild, etc.
<b>Eligible Customers</b>	Open to any individual.	Children age 12 or younger or anyone with children, grandchildren, etc.	Anyone age 18 or younger or anyone with children, grandchildren, etc.	Open to any individual.	Parent, grandparents aunts, uncles, etc. who want to save for a child's college costs.
<b>Minimum to Open</b>	\$100	None	None	\$5	\$50
<b>Minimum Balance</b>	\$100 to avoid fees.	None	None	\$5	\$50
<b>Monthly Fees</b>	\$1.25* service charge is minimum balance falls below \$100.	None	None	None	None
<b>Per-Item Fees</b>	50 cents* per debit transaction in excess of four per month.	50 cents* per debit transaction in excess of four per month.	50 cents* per debit transaction in excess of four per month.	None	None
<b>Interest</b>	Variable savings interest rate, computed daily and paid quarterly.	Variable savings interest rate, computed daily and paid quarterly.	Variable savings interest rate, computed daily and paid quarterly.	Variable savings interest rate, compounded at maturity. No interest will be received if the account is closed early.	Balances under \$250 earn at a variable savings interest rate. Balances of \$250 and above receive our two-year variable certificate of deposit rate, compounded and credited every quarter.
<b>Additional Information</b>	ATM Card available.	The FSBee Kids Club features FSBee, the money bee, who encourages kids to save for their future.  Club members receive: - Club card – save money and earn stamps for great prizes to area businesses - Special savings book - Newsletter - Birthday card - Invitations to special events		Interest is paid around 10/31 and a check is mailed around 11/01 for worry free shopping! This account will be closed if for 90 days no deposits have been made to the account.	- A \$10 annual maintenance fee is charge to accounts with balances less than \$250 after first year. - Scholarships available for long-term participation in the plan. - Until the child is 21 years of age, the parent or guardian, as custodian, must make withdrawals. - When the child reaches age 21, the money belongs to the child. - Withdrawals can be made at 18 years of age or when the student enters college. - 2% or \$50 minimum early withdrawal penalty.

Effective January 1, 2012 there will be a \$5 monthly charge for dormant savings accounts with a balance below \$1500.

An account is considered dormant if there has been no transaction activity for three years. This charge does not apply to IRA's.