



Savings Accounts Comparison Matrix

Type of Account:	Christmas Club	Get Away Club	Statement	Piggy Bank Freedom <i>(Must be 18 years of age or under to open account.)</i>	Park It Money Market
Opening Deposit Required:	\$5	\$10	\$100 <i>(Students and Seniors may open with less.)</i>	\$10	\$25,000
Minimum Balance Fee:	No minimum balance fee.	No minimum balance fee.	Above \$100 No Charge Below \$100 \$5 per month <i>(Fee waived for students and seniors.)</i>	No minimum balance fee.	Below \$25,000 \$25
Transaction Limitations:	Check made for withdrawal at the end of the term in October.	Check made for withdrawal at end of term in April to first of May.	Three withdrawals per month before fees imposed but other transaction limitations apply.	Three withdrawals per month before fees imposed but other transaction limitations apply.	Three withdrawals per month before fees imposed but other transaction limitations apply.
Excess Item Charge:	-	-	\$2	\$2	\$10
Interest Paid:	Yes Interest credited to account at maturity, no compounding.	Yes Interest credited to account at maturity, no compounding.	Yes Compounded and credited quarterly.	Yes Compounded and credited quarterly.	Yes Variable interest rate, compounded and credited monthly. If balance falls below \$25,000 interest is not paid.
Account Note:	Amounts of \$5, \$10, & \$20 will be transferred from a checking or savings account weekly.	Amounts of \$10, \$20, & \$50 will be transferred from a checking or savings account weekly.	-	-	-

The following services are **FREE** with each account.

- 24 HR Phone Access (FreedomLine24)
- Internet Banking
- Notary Service