

# Personal Savings Accounts and Related Services At-A-Glance!

Account Features	Personal Saver	Young Saver
<b>Earns interest on collected balances</b>	Yes \$0.01 and above Compounded daily and paid quarterly	Yes \$0.01 and above Compounded daily and paid quarterly
<b>Minimum balance to open</b>	\$100	\$20
<b>Service charge</b>	\$10	\$0
<b>Other fees</b>	\$2 per withdrawal over 6 per statement cycle	\$1 per withdrawal over 6 per statement cycle
<b>Service charge can be waived with</b>	<ul style="list-style-type: none"> <li>\$100 daily balance</li> </ul>	<ul style="list-style-type: none"> <li>No minimum balance requirement</li> </ul>
<b>Online Banking with Bill Payer</b>	Online Banking only <sup>1</sup>	Online Banking only <sup>1</sup>
<b>FREE quarterly e-Docs statement</b>	Yes <sup>2</sup>	Yes <sup>2</sup>

1. Savings: Transfers from Personal and Young Savers accounts to another account or to a third party by pre-authorized withdrawal or telephone transfer are limited to six per statement cycle.

2. If electronic funds transfer takes place, a monthly statement is generated.