Personal Savings & Investment Accounts

| | Statement Savings | Christmas Club Savings | Investment | Prime Flex |
|-----------------------------------------------|--------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------|
| Best Fit For: | Offers the benefit of a savings account with a low minimum balance requirement | Save for specific expenses with the benefit of a low minimum balance requirement | Enjoy check writing privileges while earning a highly competitive interest rate | Benefit from higher returns on larger balances with this tiered account |
| Minimum Required Balance | \$100 | \$5 | \$2,500 | \$2,500 |
| Below Minimum Balance Fee | \$5.00/mo | \$0 | \$10/month & \$.20 per debit | \$10/mo |
| Monthly Service Fee | \$0 | \$0 | \$0 | |
| Number of Withdrawals per Month | Six | Zero | Six | One |
| Direct Deposit | Yes | Yes | Yes | Yes |
| Online Banking | FREE | FREE | FREE | FREE |
| Estatements | FREE | FREE | FREE | FREE |
| Mobile Banking | FREE | FREE | FREE | FREE |
| Mobile Check Deposit | FREE | FREE | FREE | FREE |
| *Personal data rates may apply | FREE | FREE | FREE | FREE |
| On Call Telephone Banking | FREE | FREE | FREE | FREE |
| Overdraft Transfer to Checking Accounts | Yes | N/A | Yes | Yes |
| Other Benefits | Minimum monthly balance waived for children (age 18 and under) and seniors (age 62+) | Christmas Club is paid in October | Six debits per month | One free debit per month |

Refer to Truth-In-Savings Disclosure for rates and details.