

| | SIMPLY SAVINGS | MONEY MARKET SAVINGS |
|---|----------------|----------------------|
| Minimum Opening Deposit | \$100 | \$100 |
| Monthly Service Fee | \$5 | \$10 |
| Balance to Avoid Monthly Service Fee | \$300¹ | \$1,000¹ |
| Interest Rate | Variable | Variable |
| Number of Free Withdrawals | 6 ² | 6 ² |
| Withdrawal Fee if Over Limit (each) | \$10 | \$10 |
| Free Statements | Quarterly | Monthly |

⁽¹⁾ Simply Savings: The monthly service fee of \$5 is waived if a minimum balance of \$300 is maintained. Money Market Savings: The monthly service fee of \$10 is waived if a minimum monthly balance of \$1,000 is maintained.

⁽²⁾ Withdrawals from a Simply Savings or Money Market Savings are limited to six during a calendar month. A \$10 fee will be assessed for each withdrawal in excess of six. Withdrawals include transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer, telephone order or instruction, computer transfer, or by check, draft, debit card, or similar order to a third party.