

# PERSONAL SAVINGS ACCOUNTS

## **Secure Savings Account**

- \$2 monthly service charge (\$200 daily balance to avoid)
- Free ATM Card
- Interest is compounded and paid quarterly
- Six withdrawals per cycle
- Withdrawals of more than six per month \$ .50 each.

## **Secure Money Market**

- \$15 monthly service charge (\$2500 daily balance to avoid)
- Earns variable Money Market Interest Rate on the collected balance based on change in posted index as long as the minimum balance is maintained: if the minimum balance is not met, the entire interest is forfeited for the month
- Six withdrawals per cycle
- Unlimited withdrawals in person and teller assisted.
- A charge of \$1.00 for each check written in excess of three
- A charge of \$3.00 for automatic or telephone transfer in excess of three