

SAVINGS ACCOUNTS

MONEY MARKET ACCOUNTS

	Personal Statement Savings	Maverick Statement Savings	Seasons Club	Indexed Money Market	Money Market Savings
Qualifications and Requirements	\$25 opening balance required	<ul style="list-style-type: none"> • \$1 opening balance required • Must be 17 or younger • Withdrawals must be made in person at a PeoplesBank Financial Center 	\$5 opening balance required	• \$500 opening balance required	• \$500 opening balance required
Balance to Avoid Monthly Maintenance Fee	\$100	\$0	\$5	\$10,000	\$1,000
Maintenance Fees	<ul style="list-style-type: none"> • \$3 per month if balance falls below the minimum any day of the month • Excessive transaction fee of \$5 per transaction over the limit of 6 per month • Sweep fees to other accounts are \$7 each 	None	\$15 penalty for any withdrawals prior to selected disbursement date	<ul style="list-style-type: none"> • \$10 per month if the balance falls below the minimum any day during the statement cycle • Excessive transaction fee of \$10 per transaction over the limit of 6 per statement cycle • Sweep fees to other accounts are \$7 each 	<ul style="list-style-type: none"> • \$10 per month if the balance falls below the minimum any day during the cycle • Excessive transaction fee of \$10 per transaction over the limit of 6 per statement cycle • Sweep fees to other accounts are \$7 each
Interest	<ul style="list-style-type: none"> • Variable interest rate, compounded and credited quarterly • \$.01 balance required 	<ul style="list-style-type: none"> • Variable interest rate, compounded and credited quarterly • \$.01 balance required 	<ul style="list-style-type: none"> • Variable interest rate, compounded and credited annually • \$.01 balance required 	<ul style="list-style-type: none"> • Variable tiered interest rate, tied to 4 week Treasury Bill compounded and credited monthly • \$25,000 balance required 	<ul style="list-style-type: none"> • Variable tiered interest rate, compounded and credited monthly • \$1,000 balance required
Special Features	<ul style="list-style-type: none"> • Quarterly statements unless combined with checking or money market account statements • Debit card with ATM withdrawal capability available when statement is combined with checking or money market account statements • May be linked to a checking account to provide overdraft protection 	<ul style="list-style-type: none"> • Welcome letter from Maverick • Gift package at account opening • Quarterly statement of activity on special Maverick Account statement paper • Converts to a Personal Statement Savings account at the age of 18 	<ul style="list-style-type: none"> • Account disburses on the 18th of the month into a selected existing PeoplesBank checking or savings account or a check will be mailed • Annual statements unless combined with checking statement 	<ul style="list-style-type: none"> • ATM and debit card accessible • May be linked to a checking account to provide overdraft protection 	<ul style="list-style-type: none"> • ATM and debit card accessible • May be linked to a checking account to provide overdraft protection

