

# SAVINGS ACCOUNTS

	Personal Statement Savings	Maverick Statement Savings	Personal Money Market	PeoplesBank Momentum Checking & Savings
<b>Qualifications and Requirements</b>	\$25 opening balance required	<ul style="list-style-type: none"> <li>◆ \$1 opening balance required</li> <li>◆ Must be 17 or younger</li> <li>◆ Withdrawals must be made in person at a PeoplesBank Financial Center</li> </ul>	\$500 opening balance required	Must open up Momentum Checking and Savings together
<b>Balance to Avoid Monthly Maintenance Fee</b>	\$100	\$0	\$1,000	\$25 / \$0
<b>Maintenance Fees</b>	<ul style="list-style-type: none"> <li>◆ \$3 per month if balance falls below the minimum any day of the month</li> <li>◆ Sweep fees to other accounts are \$7 each</li> </ul>	None	<ul style="list-style-type: none"> <li>◆ \$10 per month if the balance falls below the minimum any day during the cycle</li> <li>◆ Excessive transaction fee of \$10 per transaction over the limit of 6 per statement cycle</li> <li>◆ Sweep fees to other accounts are \$7 each</li> </ul>	No fee when you opt into e-statements or \$5 monthly fee for paper statement
<b>Interest</b>	<ul style="list-style-type: none"> <li>◆ Variable interest rate, compounded and credited quarterly</li> <li>◆ \$.01 balance required</li> </ul>	<ul style="list-style-type: none"> <li>◆ Variable interest rate, compounded and credited quarterly</li> <li>◆ \$.01 balance required</li> </ul>	<ul style="list-style-type: none"> <li>◆ Variable tiered interest rate, compounded and credited monthly</li> <li>◆ \$1,000 balance required</li> </ul>	None
<b>Special Features</b>	<ul style="list-style-type: none"> <li>◆ Quarterly statements unless combined with checking or money market account statements</li> <li>◆ Debit card with ATM withdrawal capability available when statement is combined with checking or money market account statements</li> <li>◆ May be linked to a checking account to provide overdraft protection</li> </ul>	<ul style="list-style-type: none"> <li>◆ Welcome letter from Maverick</li> <li>◆ Gift package at account opening</li> <li>◆ Quarterly statement of activity on special Maverick Account statement paper</li> <li>◆ Converts to a Personal Statement Savings account at the age of 18</li> </ul>	<ul style="list-style-type: none"> <li>◆ ATM and debit card accessible</li> <li>◆ May be linked to a checking account to provide overdraft protection</li> </ul>	<ul style="list-style-type: none"> <li>◆ Every time you make a purchase with your debit card, the extra change it takes to round up the total to the nearest dollar will be deposited into your Momentum Savings account (Round up savings feature may be suspended at the client's request)</li> <li>◆ PeoplesBank fee waived on all non-PeoplesBank ATMs when you withdraw cash with your debit card</li> <li>◆ Use your debit card online or select "credit" in store to get 0.5% cashback directly in your Momentum Savings account when direct deposits total \$2,500 in a statement cycle</li> <li>◆ Refund up to \$10 a statement cycle for all fees accrued by other financial institutions at non-PeoplesBank ATMs when direct deposits total \$2,500 in a statement cycle</li> <li>◆ Link a Momentum Checking and Momentum Savings to provide protection for overdrafts</li> </ul>

