

PERSONAL SAVINGS ACCOUNTS

	Transaction limitations*	Check Writing	Direct Deposit	Internet Banking	Bill Pay	Telephone Banking	ATM/Visa Debit Card	Automatic Transfers	Overdraft Protection	Consolidated Statements	E-Statements
Passbook Savings	Yes	No	Yes	Yes	No	Yes	No	Yes	No	No	No
Junior Passbook Savings**	Yes	No	Yes	Yes	No	Yes	No	Yes	No	No	No
Christmas/Vacation Club	Yes	No	Yes	Yes	No	Yes	No	Yes	No	No	No
Statement Savings	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
N.O.W.Interest Checking	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Personal Demand Account	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Senior Checking Account	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Money Market Savings	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Money Market Checking	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Preimere Money Market	Yes	No	Yes	Yes	No	Yes	No	Yes	No	Yes	Yes
Personal Gold Money Market	Yes	No	Yes	Yes	No	Yes	No	Yes	No	Yes	Yes

Determination of Rate: At our discretion, we may change the interest rate on your account

Frequency of Rate Changes: We may change the interest rate on your account at any time.

*** Transaction Limits:**

Passbook Savings You may not make more than six third party transfers from your account during a monthly statement cycle. No more than three of the six transfers
Junior Passbook Savings may be made by check, debit card transaction or similar order.

Money Market Savings: You may not make more than six third party transfers from your account during a monthly statement cycle. No more than three of the six transfers may be made by check, debit card transaction or similar order.

Premiere Money Market: You may make only 3 transfers from your account each monthly statement cycle via preauthorized, automated or telephone transfers. No checks or third party transactions are allowed.

**Junior Passbook Savings account can only be opened by minors who are younger than age 18.