

# Personal Savings Accounts

PSB Personal Savings Accounts	Statement Savings	Premium Money Market	Hi-Yield Money Market	CashBack Saver*	Christmas Club Savings	Junior Savings (17 Years & Younger)
<b>Minimum to Open</b>	\$25	\$2,500	\$25,000	\$25	None	\$5
<b>Minimum Daily Balance</b>	Maintain a \$250 average daily balance to avoid monthly service fee	Maintain a \$2,500 average daily balance to avoid monthly service fee	Maintain a \$25,000 average daily balance to avoid monthly service fee	None	None	\$0
<b>Interest</b>	Interest <sup>(2)</sup> paid quarterly	Interest <sup>(1)</sup> paid monthly Tiered Rate Schedule	Interest <sup>(1)</sup> paid monthly Tiered Rate Schedule	CashBack Saver* Interest Tiers: <sup>(2)</sup> \$0.01-\$5,000 \$5,000.01 and up	Interest <sup>(2)</sup> paid annually	Interest <sup>(2)</sup> paid quarterly
<b>Monthly Service Fee</b>	\$2.00 per month	\$7.50 per month	\$7.50 per month	None	None	None
<b>Processing Fees</b>	6 FREE withdrawals per month; \$1 each additional <sup>(3)</sup>	6 FREE withdrawals per month; \$1 each additional <sup>(3)(4)</sup>	6 FREE withdrawals per month; \$1 each additional <sup>(3)(4)</sup>	6 FREE withdrawals per month; \$1 each additional <sup>(3)</sup>	\$15 penalty on all withdrawals before first of November each year <sup>(3)</sup>	6 FREE withdrawals per month; \$1 each additional <sup>(3)</sup>
<b>Online Banking</b>	FREE	FREE	FREE	FREE (required)	FREE	FREE
<b>Bill Pay</b>	N/A	\$3.95 per month. FREE with 1 or more Bill Pay transactions per month	\$3.95 per month. FREE with 1 or more Bill Pay transactions per month	N/A	N/A	N/A
<b>Statements</b>	Quarterly statement (Monthly with ACH or ATM activity) FREE eStatement	Monthly statement with images FREE eStatement	Monthly statement with images FREE eStatement	FREE monthly eStatement combined with CashBack Checking account (required)	Annual statement FREE eStatement	Quarterly statement FREE eStatement
<b>Statement Cycle</b>	End of the quarter	End of the month	End of the month	End of the month	Annual (November of each year)	End of the quarter

## \*CASH BACK SAVER

FREE CashBack Checking with a linked CashBack Saver account work together to build your savings automatically. When you qualify for CashBack Checking rewards, you automatically qualify for a higher CashBack Saver rate, no additional qualifications! No minimum balance is required to earn CashBack rewards. Not available as a stand-alone product; must be opened in conjunction with a CashBack checking account. See a bank representative for details.

## IMPORTANT NOTES

- (1) We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for the period.
  - (2) We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.
  - (3) If the number of transactions processed on an account exceeds the limit allowed for that account type, your account will be assessed an "Excess Activity Fee" of \$1 per transaction over the limit. You may not make more than six (6) transfers and/or withdrawals during any one (1) calendar month or statement cycle to another of your accounts with us or to a third party by preauthorized automatic, online or telephone transfer.
  - (4) Sales tax may apply.
- Interest rates are subject to change at the bank's discretion at any time. The annual percentage yield may vary due to the interest rate changes and fees. Please ask a bank representative for current interest rates and annual percentage yields based on designated balance tiers.