Personal Savings Accounts

Reach your savings goals with an account that keeps your money secure and within easy reach.

PERSONAL SAVINGS ACCOUNTS INCLUDE:

- Digital Banking
- Free eStatements
- ATM Card (excluding Money Market4Me®)

	Savings4Me®	Money Market4Me®	HighYield4Me
Description	A foundational savings account that encourages good savings habits.	Maximize earnings without sacrificing liquidity.	Secure place to store your money while earning a higher interest rate on balances of $500,000+.
Interest Bearing	$ Starter	$$ Growth	$$$ Premium
Tiered Interest by Balance [1]	$0.01	$0.01 – $24,999.99 $25,000 – $99,999.99 $100,000 – $249,999.99 $250,000+	$0.01 – $499,999.99 $500,000 – $999,999.99 $1,000,000+
Monthly Service Fee	$5	$10	$20
Minimum Average Balance to Waive Monthly Service Fee	$500	$5,000	$50,000
Other Ways to Waive Monthly Service Fee	Customers under age 26 Direct deposit into your Savings4Me account monthly[2]	Customers under age 26 Maintain a relationship balance at $10,000+[3]	
Statement Cycle	Quarterly	Monthly	Quarterly

Get preferred rates on Money Market4Me balances over $25,000 with a qualified checking account relationship. Talk to a banker for details.[4]

1 See current deposit rate sheet for applicable balance tiers and interest rates. The interest rate and annual percentage yield (APY) may change at any time.
2 Direct Deposit requirement will be met with any ACH credit transaction or recurring automatic transfer from another account each month.
3 Relationship balance includes all Checking, Savings, Money Market, Certificate of Deposit and Consumer Loan balances related to the social security number (SSN) owner on the MoneyMarket4Me account. Balances are based on cumulative average balances of deposit accounts maintained during the MoneyMarket4Me account statement cycle, and current outstanding principal balances of qualified loans. To be included as a related account, the social security number (SSN) owner must be named as an owner or joint owner, borrower or joint borrower on the account.
4 This monthly benefit is earned if the account owner has a Rewards4Me Checking account and qualifying balances in a related Money Market4Me account. Each statement cycle begins a new qualification period.