


Personal Savings Accounts

	My Savings^{1,2}	Penny's Savings Club¹	Young Adult Savings Club^{1,2}	Certificates of Deposit	IRA Savings¹	IRA CDs
ACCOUNT BENEFITS	<i>Our most popular savings account.</i>	<i>For young savers age 0–14.</i>	<i>For young adults age 15–23.</i>	<i>Low-risk investment option for longer terms.</i>	<i>Individual Retirement Account option for lower balances.</i>	<i>Traditional, Roth, or Coverdell.</i>
Earns interest	On all balances	On all balances	On all balances	At competitive rates	On a tiered basis	At competitive rates
Access to surcharge-FREE ATM network² 	Yes		Yes			
Account terms		Converts to Young Adult Savings Club at age 15	Converts to My Savings at age 24	Terms of 3–60 months		Terms of 3–60 months
Account features	\$5 monthly maintenance fee (waived when balance is \$200 or more)	Local club activities may include prizes, fun events, and contests	Financial education tools and events	Early withdrawal penalty may apply	Plan fees may apply	Early withdrawal penalty may apply

¹ Federal Regulation D limits certain types of withdrawals and transfers made to a combined total of six per calendar month. This includes checks or drafts to third parties, debit card purchases, preauthorized withdrawals and automatic transfers, and transfers made by telephone, online or mobile banking, Bill Pay, and wire transfer.

² A \$2.00 withdrawal fee will be assessed on all non-MoneyPass ATM withdrawals. In addition, non-MoneyPass ATM operators may assess a surcharge fee.