

Savings & Investment Comparison Table

Account	Regular Savings	Time Share Savings	Christmas Club	Young Conductors	Golden Age	CD's	IRA's
Recommended if you want ...	A savings account with a low minimum balance and immediate access to funds.	A higher interest savings account with easier access to funds than a CD.	An account to help manage your holiday season expenses by saving throughout the year.	An account to teach your children the importance of savings while earning dividends.	An account that provides free benefits to those 60 years of age and older.	To earn higher dividends on account balances for a specified term.	An account to help save for retirement while taking advantage of tax benefits.
Minimum Opening Balance & Term	\$25	\$1,000 *May be accessed every 60, 90, or 120 days	\$0	\$5	\$25	\$1,000 *12 and 24 month terms available	\$25
Interest Rate	*Variable rate *Dividends paid quarterly	*Variable rate *Dividends paid quarterly	*Variable rate *Dividends paid quarterly	*Variable rate *Dividends paid quarterly	*Variable rate *Dividends paid quarterly	*Fixed rate based on the term of the certificate	*Variable rate *Dividends paid quarterly
Qualifications	Must be in our Field of Membership	Must have a savings account	Must have a savings account	Must be ages 1-12 and in our Field of Membership	Must be 60 years of age or older	Must have a savings account	Must have a savings account
Withdrawals	Allowed 6 free withdrawals or transfers per month, each additional withdrawals are \$1	Allowed 1 withdrawal or transfer per draw period (every 60, 90, or 120 days)	May withdraw starting in November	Allowed 6 free withdrawals or transfers per month, each additional withdrawals are \$1	Allowed 6 free withdrawals or transfers per month, each additional withdrawals are \$1	Allowed to withdraw at the end of the term	Funds are subject to IRS withdrawal guidelines**
Deposits	*Can deposit at any time *Direct deposit available	*Can deposit at any time *Direct deposit available	*Can deposit at any time *Direct deposit available	*Can deposit at any time *Direct deposit available	*Can deposit at any time *Direct deposit available	Can deposit at the end of the term	*Can deposit at any time *Direct deposit available
Monthly Service Fee	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Free Online Banking and E-Statements	Yes	Yes	Yes	Yes	Yes	Yes	Yes
ATM Card Available	Yes	No	No	Yes, with parent as a signer on ATM card	Yes	No	No
Federally Insured	Yes	Yes	Yes	Yes	Yes	Yes	Separately insured up to \$250,000
Additional Benefits				Receive quarterly updates, and are eligible for contests and prizes.	*5 free money orders or cashiers checks per month *Free travelers checks *1% off loan rate for Signature & Shared Secure loans		

**There may be a substantial penalty for early withdrawal