

# SAVINGS ACCOUNT SERVICES

	EXTREME MONEY MARKET	GENERAL SAVINGS	STAR SAVER	CLUB SAVINGS	HEALTH SAVINGS ACCOUNT	CERTIFICATE OF DEPOSIT	MULTI-DEPOSIT OF CERTIFICATE OF DEPOSIT	INDIVIDUAL RETIREMENT ACCOUNT (IRA)
Interest	Variable Rate	Variable Rate	Variable Rate	Variable Rate	Variable Rate	Fixed Rates	Fixed Rates	Fixed Rates
Opening Deposit	\$2,500	\$50	\$10	\$0.01	\$10	\$1,000	\$500	\$50
Free Debit Card	NONE	NONE	NONE	NONE	Mastercard Debit Cards	NONE	NONE	NONE
Online and Mobile Banking	X	X	X	X	X	X	X	X
Check Writing	Limited Check Writing	NONE	NONE	NONE	NONE	NONE	NONE	NONE
Minimum Balance to Earn Interest & Rates	\$2,500 Compounded Monthly	\$100 Compounded Quarterly	\$50 Compounded Quarterly	\$50 Paid at Maturity	\$100 Compounded Monthly	\$1,000 Interest Paid Monthly, Quarterly or at Maturity	\$1,000 Interest Paid Quarterly	\$1,000 Compounded Quarterly
Withdrawal Limit	6 per month	10 per quarter*	10 per quarter	NONE	NONE	NONE	NONE	NONE
Fee	\$15 monthly fee below \$2,500. \$5.00 per additional withdrawal	\$3.00 per additional withdrawal	\$3.00 per additional withdrawal	Early Account Closure Fee of \$10.00	\$3 monthly fee assessed on accounts that fall below \$500 90 days after account opening	NONE	NONE	NONE
Requirements/ Important Information	*Multi Rate tiers available	*No more than 6 per month	*Teaches your child how to have fun saving money and is unique to our little savers ages 0-12. No more than 6 withdrawals per month.	*Disbursement at maturity.	*No charge for e-statements. \$5.00 fee for paper statements	*Penalty on early withdrawal *Balance on Certificates varies on specials.	*Penalty on early withdrawal *12 month term *Balance on Certificates varies on specials.	*IRAs available to qualified individuals with the following maturities: 12, 18, 30, and 48 month term

\*rates may change, fees could reduce earnings | \$10.00 fee if account is closed within 90 days of opening

# CHECKING ACCOUNT SERVICES

	EXTREME CHECKING	NOW CHECKING	PRICELESS CHECKING	PRIME TIME CHECKING	CORPORATE CHECKING	SMALL BUSINESS CHECKING
Interest Earned	YES*	YES*	NONE	YES*	YES*	NONE
Fees	NONE	\$7.50 fee if below minimum balance of \$1000	NONE	NONE	\$15 Monthly fee if below minimum balance of \$1500	100 debit/check transactions per month, \$0.25 each additional transaction
Opening Deposit	\$100	\$100	\$100	\$100	\$100	\$100
Free Debit Card	X	X	X	X	X	X
Online and Mobile Banking	X	X	X	X	X	X
Unlimited Check Writing	X	X	X	X	X	100
ATM Fee Refund	Up to \$15 of ATM Fee Refund per Qualification Cycle*	NONE	NONE	NONE	NONE	NONE
Imaged Checks in Statements	X	X	X	X	X	X
Minimum Balance to Earn Interest	NONE	\$1000	NONE	\$1000	\$1500	NONE
Base Rates	Applies to non-qualified cycles	NONE	NONE	NONE	NONE	NONE
Rates	*First tier variable rate on balances up to \$20,000.99 *Second tier variable rate on balances above \$20,001.00 Compounded monthly.	Variable interest rates. Compounded monthly.	NONE	Variable interest rates. Compounded monthly.	Variable interest rates. Compounded monthly.	NONE
Requirements/ Important Information	*See Below	NONE	NONE	*MUST BE 62 OR BETTER	NONE	NONE

**\*EXTREME MMDA/CHECKING Requirements/Important Information**

1. 10 GSB MasterCard debit card transactions. Transactions must be posted and cleared per the qualifications cycle. ATM transactions do not qualify.
2. One Direct Deposit or ACH auto payment. ACH payments include direct deposit of payroll; Social Security and other government benefits and tax refunds; direct payment of consumer bills such as mortgages, loans and utility bills, and insurance premiums; E-checks; E-commerce payments; Federal; state, and local tax payments. The transactions must post and clear per the qualification cycle.
3. Access online banking at least 1 time during your qualifications cycle.
4. Receive an e-statement

MasterCard debit cards are available for account holders.

ONLINE BANKING- All account holders have free access to online banking. See real-time transactions updates, view balances & history, view check images, review statements, transfer between accounts & pay bills. Safe & Secure.

MOBILE BANKING- Download the GSB Mobile Banking App on your smartphone to use our banking services anytime. Access your accounts, deposit checks, etc. on the go. Receive text message balance alerts on a recurring schedule with any cell phone that has text message capabilities. \*You may be charged access rates depending on your mobile phone carrier. Data plans required for service. Check with your service provider for details on specific fees and charges.

\*rates may change, fees could reduce earnings | \$10.00 fee if account is closed within 90 days of opening