

PERSONAL SAVINGS ACCOUNTS

If your current account is...	Your new account will be...	Key Differences...
Passbook Savings	Passbook Savings	<ul style="list-style-type: none"> The monthly account fee and minimum daily balance requirement to avoid that fee will be eliminated. The minimum balance required to earn interest will decrease to \$0.01. This account can no longer be used for Overdraft Transfer. The statement cycle for electronic funds transfers (EFTs) will change to month-end.
Statement Savings	Get Real Savings®	<ul style="list-style-type: none"> The monthly account fee and minimum daily balance requirement to avoid that fee will be eliminated. The minimum balance required to earn interest will decrease to \$0.01. The statement cycle will change to month-end.
Savings Builder Statement Savings	Get Real Savings®	<ul style="list-style-type: none"> The monthly account fee and minimum daily balance requirement to avoid that fee will be eliminated. The monthly direct deposit requirement will be eliminated. The minimum balance required to earn interest will decrease to \$0.01.
High Yield Statement Savings	Get More Tiered Money Market SM	<ul style="list-style-type: none"> The monthly account fee will increase to \$6 per month and the minimum daily balance requirement to avoid that fee will decrease to \$500. The minimum balance required to earn interest will decrease to \$0.01. The rate tiers will change.²
Tiered Money Market	Get More Tiered Money Market SM	<ul style="list-style-type: none"> The monthly account fee will increase to \$6 per month and the minimum daily balance requirement to avoid that fee will decrease to \$500. The per-check fee will be eliminated. The rate tiers will change.²
High Yield Reserve	Get More Tiered Money Market SM	<ul style="list-style-type: none"> The monthly account fee will increase to \$6 per month and the minimum daily balance requirement to avoid that fee will decrease to \$500. The per-check fee will be eliminated. The minimum amount for deposits and withdrawals will be eliminated. The rate tiers will change.²
Club Account Statement Savings	Holiday Club	<ul style="list-style-type: none"> The minimum balance required to earn interest will decrease to \$0.01. This account will receive quarterly statements. The ability to make withdrawals at any time will be eliminated. Each October, the entire balance of the account will be withdrawn and mailed to you by check or deposited in another account of your choice.
Certificates of Deposit	Certificates of Deposit	<ul style="list-style-type: none"> The account terms of your CD will not change. At maturity, a notice will be mailed to you that provides details on your rollover.