



ACCOUNT OPTIONS

INFORMATION FOR YOUR BANKING NEEDS



CONSUMER SAVING ACCOUNTS

Here at Bank CMG, we recognize people save for a variety of reasons. Because of this, we offer multiple savings account options—each with a different focus to help you meet your savings goals.

	FORWARD JUNIOR SAVINGS	FORWARD SAVINGS	FORWARD CHRISTMAS SAVINGS	FORWARD MONEY MARKET
BEST IF YOU WANT:	Starter Savings An account to help our youngest customers learn how to save.	Everyday Savings An account for everybody, no matter where they are on their savings journey.	Holiday Savings An account that makes holiday budgeting easier. ¹	Enhanced Savings An account focused on saving, with added checking benefits like checks.
Minimum Opening Balance	None	None	None	None
Mobile Banking and Mobile Deposit	✓	✓	✓	✓
Free Online Banking	✓	✓	✓	✓
Free E-Statement	✓	✓	✓	✓
Online Education Center	✓	✓	✓	✓
Telephone Banking	✓	✓	✓	✓
Earns Interest	✓ ³	✓ ³	✓ ³	✓ ²
Minimum Balance to Earn Interest	None	None	None	None
Monthly Maintenance Fee if Daily Balance Falls Below Minimum	None	\$1.00	None	None
Requirement to Waive Monthly Maintenance Fee	N/A	Maintain \$100 minimum daily balance	N/A	N/A
Number of Free Deposits Per Month	Unlimited	Unlimited	Unlimited	Unlimited
Number of Free Withdrawals Per Month	In person – unlimited Not-in-person – limited to 6	In person – unlimited Not-in-person – limited to 6	N/A	In person – unlimited Not-in-person – limited to 6
Withdrawal Fee for Exceeding Maximum Free Withdrawals	\$0.50 per transaction	\$0.50 per transaction	None	\$2.00 per transaction

Paper Statements are available on all savings accounts.

¹ The current balance plus all interest earned will be paid out to the account owner annually in October.

² Interest rate is tiered and may change after the account is opened. Fees may reduce earnings.

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