



## 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
<b>BEST IF YOU WANT:</b>	<b>Starter Savings</b> An account to help our youngest customers learn how to save.	<b>Everyday Savings</b> An account for everybody, no matter where they are on their savings journey.	<b>Holiday Savings</b> An account that makes holiday budgeting easier. <sup>1</sup>	<b>Enhanced Savings</b> 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	✓ <sup>3</sup>	✓ <sup>3</sup>	✓ <sup>3</sup>	✓ <sup>2</sup>
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.

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

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

<sup>3</sup> Interest rate may change after the account is opened. Fees may reduce earnings.

