



	minimum balance*	monthly minimum balance fee*	pays interest	rates	monthly transaction limitations**	statement
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<b>personal</b> our traditional savings account	\$250	\$1.00/month (assessed quarterly)	✓	variable	6 withdrawals	eStatement quarterly
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<b>fiesta</b> automatically build savings for holidays, vacations or your goals	n/a	n/a	✓ on balances over \$5,000	tiered	6 withdrawals	quarterly
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<b>firstrate money market</b> allows higher interest to be earned on tiered balances while allowing access to your funds	\$5,000	\$9.00	✓	tiered	6 withdrawals	monthly
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<b>health savings account</b> a tax-advantage personal savings account that works with a high-deductible health plan	n/a	n/a	✓	variable	unlimited	monthly
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<b>junior</b> exclusively for those under age 18	n/a	n/a	✓	variable	6 withdrawals	monthly
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<b>certificate of deposit</b> terms 90 days to 5 years	n/a	n/a	✓	fixed	penalty for early withdrawal	online only
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<b>individual retirement account</b> terms 1 to 5 years	n/a	n/a	✓	fixed	penalty for early withdrawal	online only
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\* Minimum balance fee will be waived for daily balances maintained over minimum requirement or reduced by Rewards earned by meeting certain criteria.  
 \*\* You may make no more than six preauthorized withdrawals, automatic or telephonic transfers, checks, drafts and debit card or other similar transactions from the account per month or statement cycle. Money Market and savings account holders may make unlimited withdrawals or transfers from the account if they are conducted in person, by mail or via ATM.