

Savings Comparison Chart

Personal savings account comparison chart

Regular Savings	Money Market	Kids Club	Junior Executive Savings
Minimum opening deposit			
\$100	\$100	\$25	\$25
Balance requirements to avoid service charge			
No fee when daily balance of \$100 is maintained	No fee when daily balance of \$1,000 is maintained. No interest earned on days balance requirements not met	No minimum balance	No minimum balance
Service charge			
\$7.50 quarterly	\$15 monthly	Free	Free
Interest			
compounded quarterly	paid monthly	compounded quarterly	compounded quarterly
Account Features			
Three free withdrawals per quarter; \$1.00 for each additional withdrawal	Six transactions per month – no more than three by check, draft or debit card. Not included in the six transactions are: automatic transfers to repay loans at CCB or over-the-counter withdrawals.	For children age 0 – 14 Coin counted free	For young adults age 15 – 23 Coin counted free
	\$25 penalty for exceeding limitations. If limitations are exceeded account classification will be changed.	Special activities for account holders	Special activities for account holders



Where roots run deep, relationships grow strong.