

## CONSUMER SAVINGS ACCOUNT GUIDE

Accounts and Features	Carver Savings	Relationship Savings	Youth Savings	Holiday Club
Account Description	Our basic account is for customers looking to start saving for the future, quickly and easily. You can get started with as little as \$50.	Grow your savings faster with higher interest rates for higher balances. An account best for customers who can maintain a \$2,000 minimum balance, link to checking, or make a monthly direct deposit.	An interest-bearing starter account for children under 18 years old. \$10 minimum balance and no monthly fee. A great way to teach children about money matters while saving for their future.	Plan ahead for a holiday, vacation or any special occasion with this no-monthly-fee savings account requiring only a \$25 minimum opening balance.
Minimum Amount To Open	\$50	\$250	\$10	\$25
Monthly Fee	\$5 (1st month waived)	\$10	N/A	N/A
Free Transaction Items Per Month	250/0.5 (after)	500/0.5 (after)		
Average Monthly Balance	\$300	\$2,000	\$10	\$25
Monthly Fee Waived	\$5 monthly service fee waived with: <ul style="list-style-type: none"> <li>Direct Deposit with monthly average balance of \$100, or</li> <li>Have at least one repeating automatic transfer of \$25 or more from Carver checking each month, or</li> <li>Average Monthly Balance Required</li> </ul>	\$10 monthly service fee waived with: <ul style="list-style-type: none"> <li>Direct Deposit with monthly average balance of \$100, or</li> <li>Linked to Carver Smart Checking or Carver Growth Checking, or</li> <li>Average Monthly Balance Required</li> </ul>		

### VALUE PACKAGES

Free Carver ATM Card	✓	✓		
Free Auto Transfer To Checking	✓	✓	✓	✓
Free eStatements	✓	✓	✓	✓
Free Online Banking	✓	✓	✓	✓
No ATM Fees - Carver/Allpoint Network (Access to over 55,000 ATM locations)	✓	✓	✓	
Transaction Limits (6 per statement period)	✓	✓	✓	
Interest Tiered		✓		

### ACCOUNT REQUIREMENTS

Must Be 18 Years of Age, or Older	✓	✓		✓
Must Be 6 Years of Age (up to 17)			✓	
Service Charge (\$15) if Account Closed within 6 months of opening	✓	✓	✓	✓