

ACCOUNT TYPE	SPENCERKIDS SAVINGS	STUDENTEDGE SAVINGS	SMARTSAVER SAVINGS	STATEMENT SAVINGS	PASSBOOK SAVINGS	PLATINUM SAVINGS
MINIMUM TO OPEN	\$1	\$100	\$100	\$100	\$100	\$100
INTEREST	Minimum Daily Balances Of \$1	Tiered Rates For Daily Balances Of \$100	Tiered Rates For Daily Balances Of \$100	Tiered Rates For Daily Balances Of \$100	Minimum Daily Balances Of \$100	Tiered Rates For Daily Balances Of \$100
MONTHLY SERVICE CHARGE	None	\$1 (Minimum Daily Balance of \$25 To Avoid Charge)	\$3 (Minimum Daily Balance of \$100 To Avoid Charge)	\$3 (Minimum Daily Balance of \$100 To Avoid Charge) ³	None	\$3 (Minimum Daily Balance of \$100 To Avoid Charge) ³
ACCOUNT REQUIREMENTS	Custodial Account ¹	Linked to StudentEdge Checking Account ¹	Linked to Spencer Checking Account Automatic Transfer From Spencer Checking or Direct Deposit ²	None	None	None
VALUE ADDED BENEFITS	Convenient Passbook Spencer Online Competitive Interest Rate	Spencer Online Free ATM Card eStatements	Competitive Interest Rate Spencer Online Free ATM Card	Spencer Online eStatements Basic Savings Account	Convenient Passbook Traditional Savings Account Transactions recorded in the passbook	Spencer Online Free ATM Card eStatements

¹ Customer must be under 18 years of age to qualify for SpencerKids Savings Account. Customer must be 17-23 years of age to qualify for StudentEdge Savings Account. ² Minimum \$25.00 recurring monthly transfer from any Spencer checking account or have a recurring monthly direct deposit into SmartSaver. ³ The monthly service charge will not apply to depositors under 18 years of age or over 55 years of age.