

ACCOUNT TYPE	SPENCERKIDS SAVINGS	SMARTSAVER SAVINGS	STATEMENT SAVINGS	PASSBOOK SAVINGS	PLATINUM SAVINGS
<b>MINIMUM TO OPEN</b>	\$1	\$100	\$100	\$100	\$100
<b>INTEREST</b>	Minimum Daily Balances Of \$1	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
<b>MONTHLY SERVICE CHARGE</b>	None	\$3 (Minimum Daily Balance of \$100 To Avoid Charge)	\$3 (Minimum Daily Balance of \$100 To Avoid Charge) <sup>3</sup>	None	\$3 (Minimum Daily Balance of \$100 To Avoid Charge) <sup>3</sup>
<b>ACCOUNT REQUIREMENTS</b>	Custodial Account <sup>1</sup>	Linked to Spencer Checking Account Automatic Transfer From Spencer Checking or Direct Deposit <sup>2</sup>	None	None	None
<b>VALUE ADDED BENEFITS</b>	Convenient Passbook Spencer Online Competitive Interest Rate	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

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