

ACCOUNT TYPE	SPENCERKIDS SAVINGS	SMARTSAVER SAVINGS	STATEMENT SAVINGS	PLATINUM SAVINGS
<b>MINIMUM TO OPEN</b>	\$1	\$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	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>	\$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
<b>VALUE ADDED BENEFITS</b>	Convenient Monthly Statement Spencer Online Competitive Interest Rate	Competitive Interest Rate Spencer Online Free ATM Card	Spencer Online eStatements Basic Savings Account	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.