

PERSONAL SAVINGS

Savings Account Options

Discover Community Banking

	BASIC SAVINGS	MONEY MARKET SAVINGS	STUDENT SAVINGS	IRA SAVINGS	INDIVIDUAL RETIREMENT ACCOUNT	CERTIFICATE OF DEPOSIT
FEATURES AND BENEFITS	Low minimum opening balance Unlimited deposits and cash withdrawals*	Unlimited deposits and cash withdrawals* Interest rate increases automatically as balance increases	No service charge Unlimited deposits and cash withdrawals*	Additional deposits allowed**	Fixed interest rate Renews automatically Additional deposits allowed** Terms from 180 days to 59 months	Fixed interest rate Renews automatically Additional deposits allowed*** Terms from 180 days to 59 months
MINIMUM OPENING BALANCE	\$100.00	\$500.00	\$20.00	\$100.00	\$2,500.00	\$2,500.00
MONTHLY SERVICE CHARGE	\$5.00	\$10.00	None until age 18	\$10.00 annual fee per plan	\$10.00 annual fee per plan	N/A
MINIMUM BALANCE TO AVOID MONTHLY SERVICE CHARGE	\$300.00	\$1,000.00	N/A	N/A	N/A	N/A
INTEREST	Variable Compounds daily Paid monthly	Tiered Variable Compounds daily Paid monthly	Compounds daily Paid monthly	Compounds daily Paid monthly	Tiered Fixed Compounds daily	Tiered Fixed Compounds daily
MINIMUM BALANCE TO EARN INTEREST	N/A	N/A	N/A	N/A	\$2,500.00	\$2,500.00

*Up to six withdrawals per statement cycle at no charge

**Subject to IRA regulations

***\$100.00 minimum



**Redwood
Capital Bank**



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