

Savings Accounts	Youth Savings	Statement Savings	Money Market	Money Market Investments	Certificates of Deposit
Minimum Balance Requirements	\$25 daily ledger balance**	\$200 daily ledger balance	\$500 daily ledger balance	\$2,500 daily ledger balance	Varies
Monthly Maintenance Fee <small>When balance falls below minimum requirement on any day of the statement period</small>	None, or \$2 per month if balance falls below minimum	None, or \$2 per month if balance falls below minimum	None, or \$5 per month if balance falls below minimum	None, or \$15 per month if balance falls below minimum	None, penalties will be imposed for early withdrawals
ATM Fees *** And Access	Not available	ATM card available with checking relationship. \$1 on all ATMs ***	Free on all ATMs ***	Free on all ATMs ***	Not available
Check Access	Not available	Not available	Optional	Optional	Not available
Activity Fees	No charge for in-person withdrawals*	No charge for in-person withdrawals*	No charge for in-person withdrawals*	No charge for in-person withdrawals*	Not available

Member FDIC

Saving Services

Youth Savings Designed for depositors under the age of 18.

Statement Savings Flexible insured savings account with a low minimum balance, variable interest rate and easy cash access.

Money Market Competitive rate savings with complete liquidity and insured security. Variable interest on your entire balance.

Money Market Investment Highest yielding savings with liquidity, insured security, and easy access. Variable interest on your entire balance.

Certificates of Deposit (CD) A full range of FDIC insured certificates of deposit are available with a variety of yields and maturities. Periodically, BankCherokee offers special promotional certificates of deposit at highly competitive rates and terms.

Individual Retirement Accounts (IRA) An IRA is an excellent foundation for your retirement nest egg, and your contributions may be tax deductible (consult your tax advisor). BankCherokee offers a variety of IRA's, that can be funded through CD's or savings.

*Federal regulations limit transfers to another account or to third parties by preauthorized, automatic, check, or telephone transfers to six per month. There is a \$10 excessive transaction fee for every transaction exceeding the 6 allowed during the monthly statement period.

**Account will revert to Statement Savings Account at age 18.

***Some ATM machines may impose an additional ATM transaction fee unrelated to our accounts. This charge will be assessed on your account

Please refer to the Rate and Service Fee brochure for additional information and disclosures regarding these accounts