



Personal Savings Account Features

Feature	Savings Account	Cub Club
Minimum to open	\$100	\$5
Service charge fee "Low Balance Maintenance Fee"	\$0.67	
Minimum balance to avoid service charge	\$250	
Withdrawals - Free Item Count/Fee per additional item	3/\$2	3/\$2
Interest bearing account - paid semi-annually	X	X
"24 Hour Teller Line" Telephone Banking	X	X
May be used as a secondary account on bank issued ATM or debit card	X	
Automatic allowance transfer		X
Every \$10 deposit earns "Club Cash" to buy "Cub" merchandise		X
For children 18 and under		X
Cannot be a TUGMA (Uniform Gifts to Minors Act) account		X
Withdrawals limited by Federal Law to 6 per month. Excessive withdrawals may require that the account be closed.	X	X