

PERSONAL SAVINGS

	Minimum Daily Balance	Fees	Transactions	ATM/Debit Card	Online Banking
Regular Savings	\$100 to obtain APY**	\$5/quarterly (if balance falls below \$100)	10 debits/quarter (\$1/each additional)	Free	Free
Money Market Savings	None	\$6/monthly (if balance falls below \$1,000)	6/month	??	??
Liberty Savings	None	None	Free	Free	Free
Young Savers Savings	None	None	Free	??	??
Holiday Club Savings	None	None	None***	None***	None***

* ATM card available to qualified customers. Transaction fees may apply.

** Annual Percentage Yield

*** Electronic transactions not permitted. Transfer deposits from American National Bank Fox Cities' accounts permitted. A check will be issued annually in mid-October for the balance in the account.

