

SAVINGS ACCOUNT COMPARISON CHART

Whether you're starting an emergency fund or saving up for something fun, we'll help you find the best savings account for your financial journey. **Let's see which account best fits your needs.**

	REGULAR YOUTH & ADULT SAVINGS	HEALTH SAVINGS	BALANCE BUILDER SAVINGS	MEGA MONEY MARKET
Opening Deposit	\$5 min.	None	None	\$2,500 min.
Minimum Average Daily Balance to Earn Dividends	Youth (0-18): \$25 Adults (18+): \$100	None	Minimum of \$1 increase of prior month's balance	\$2,500 min. avg. daily balance
Dividends Earned	Tiered dividends earned	Dividends earned	3% APY ¹	Tiered dividends earned
Withdrawals	Unlimited withdrawals	Unlimited withdrawals for qualified medical expenses	Unlimited withdrawals	Unlimited withdrawals
Monthly Fee	None	None	None	\$18 monthly fee if balance drops below \$2,500

¹Must meet monthly requirements to earn qualified rate on balances up to \$2,500, otherwise non-qualifying rate applies. Balances over \$2,500 will earn regular savings rate. Balance Builder Checking account required. Minors under 18 may have Balance Builder Savings only. APY = Annual Percentage Yield. Retail accounts only, no commercial or institutional funds permitted. Federally insured by NCUA.