








Savings Account Options

	 Membership Savings Required for CU membership	 Dollar Dog Savings account for children ages 12 year and under	 Elements of Money Savings account for youth ages 13-17	 Holiday Club Savings Save all year long so that you have cash for the holidays	 Vacation Club Savings Convenient way to save for vacations and travel expenses	 Money Market Savings Earn higher dividends and keep your money accessible	 Share Certificates Earn a competitive and guaranteed rate of return on your savings
Minimum balance	\$5.00 to open	\$5.00 to open	\$5.00 to open	No minimum balance requirement	No minimum balance requirement	\$2,000 opening balance	\$500 minimum to open
Monthly Maintenance Fees	No	No	No	No	No	No	No
Dividends	Compounded monthly and paid monthly	Compounded monthly and paid monthly	Compounded monthly and paid monthly	Compounded monthly and paid monthly	Compounded monthly and paid monthly	Compounded monthly and paid monthly	Compounded daily and paid monthly
Deposits	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A
Requirements	N/A	Parent/Guardian must be on account	Parent/Guardian must be on account	N/A	N/A	N/A	N/A
Exclusive Options		<ul style="list-style-type: none"> • Doghouse Savings bank given at account opening • Child receives a Dollar Dog coin with a deposit of \$5 more. Once your young saver has collected 5 coins, they can be turned in for prizes. • \$1.00 will be deposited during birthday month • Fun games, puzzles, and more located on website 	<ul style="list-style-type: none"> • Quarterly newsletter • Social media contests and prizes • Annual scholarship contest • Parent/guardian must be on account 	<ul style="list-style-type: none"> • Save via payroll deduction • Option to automatically transfer to account of choice 	<ul style="list-style-type: none"> • Save via payroll deduction 	<ul style="list-style-type: none"> • Competitive dividend rates 	<ul style="list-style-type: none"> • Choice of where you want dividends to go – toward your certificate principal or another account

Account Withdrawals – Savings Accounts: There is a \$2 Excess Withdrawal fee for each teller-processed withdrawal in excess of six (6) per month. Club Accounts: There is a \$5 Excess Withdrawal fee for Holiday Club withdrawals in excess of one per year and Vacation Club in excess of three per year.



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