

# ACCOUNT OPTIONS

## Information for Your Banking Needs

Greenwoods  
State Bank

### CONSUMER SAVINGS ACCOUNTS

Here at Greenwoods State Bank, we recognize people save for a variety of reasons. Because of this, we offer multiple savings account options – each with a different focus to help you meet your savings goals.

|   | FORWARD JUNIOR SAVINGS  | FORWARD SAVINGS  | FORWARD CHRISTMAS SAVINGS   | FORWARD MONEY MARKET  |
|---|---|--|---|---|
| <b>BEST IF YOU WANT:</b>  | <b>Starter Savings</b> – An account to help our youngest customers learn how to save. | <b>Everyday Savings</b> – An account for everybody, no matter where they are on their savings journey. | <b>Holiday Savings</b> – An account that makes holiday budgeting easier. <sup>1</sup> | <b>Enhanced Savings</b> – An account focused on saving, with added checking benefits like checks. |
| <b>Minimum Opening Balance</b>                                      | None  | None   | None  | None  |
| <b>Mobile Banking and Mobile Deposit</b>                            | ✓   | ✓  | ✓   | ✓   |
| <b>Free Online Banking</b>  | ✓   | ✓  | ✓   | ✓   |
| <b>Free E-Statement</b>   | ✓   | ✓  | ✓   | ✓   |
| <b>Online Education Center</b>                                      | ✓   | ✓  | ✓   | ✓   |
| <b>Telephone Banking</b>  | ✓   | ✓  | ✓   | ✓   |
| <b>Earns Interest</b>   | ✓ <sup>3</sup>  | ✓ <sup>3</sup>   | ✓   | ✓ <sup>2</sup>  |
| <b>Minimum Balance to Earn Interest</b>                             | None  | None   | None  | None  |
| <b>Monthly Maintenance Fee if Daily Balance Falls Below Minimum</b> | None  | \$1.00   | None  | None  |
| <b>Requirement to Waive Monthly Maintenance Fee</b>                 | N/A   | Maintain \$100 minimum daily balance   | N/A   | N/A   |
| <b>Number of Free Deposits Per Month</b>                            | Unlimited   | Unlimited  | Unlimited   | Unlimited   |
| <b>Number of Free Withdrawals Per Month</b>                         | In person – unlimited<br>Not-in-person – limited to 6                                 | In person – unlimited<br>Not-in-person – limited to 6  | N/A   | In person – unlimited<br>Not-in-person – limited to 6   |
| <b>Withdrawal Fee for Exceeding Maximum Free Withdrawals</b>        | \$0.50 per transaction  | \$0.50 per transaction   | None  | \$2.00 per transaction  |

Paper Statements are available on all savings accounts.

<sup>1</sup> The current balance plus all interest earned will be paid out to the account owner annually in October.

<sup>2</sup> Interest rate is tiered and may change after the account is opened. Fees may reduce earnings.

<sup>3</sup> Interest rate may change after the account is opened. Fees may reduce earnings.

