



CONSUMER SAVINGS ACCOUNTS

	FAB YANKEE DOODLE SAVINGS	FAB SAVINGS	FAB MONEY MARKET	FAB PREMIUM MONEY MARKET*	FAB HEALTH SAVINGS ACCOUNT
Amount required to open	\$1	\$100	\$100	\$100	No minimum required.
Interest	Interest accrued daily and paid quarterly on positive daily balances.	Interest accrued daily and paid quarterly on positive daily balances of \$200 and over.	Tiered interest rates apply to daily balance of \$1,000 and over. Tiers include \$1,000-\$9,999.99; \$10,000-\$24,999.99; \$25,000-\$74,999.99; \$75,000-\$199,999.99; \$200,000 & up.	Tiered interest rates apply to daily balance of \$1,000 and over. Tiers include \$1,000-\$9,999.99; \$10,000-\$24,999.99; \$25,000-\$74,999.99; \$75,000-\$199,999.99; \$200,000 & up.	Interest accrued daily and paid quarterly on positive daily balance of \$100 and over.
Debit and Credit Transactions	Six withdrawals are allowed per month. Unlimited withdrawals are permitted when made in person.	Six withdrawals are allowed per month. Unlimited withdrawals are permitted when made in person.	Six withdrawals are allowed per month. Unlimited withdrawals are permitted when made in person.	Six withdrawals are allowed per month. Unlimited withdrawals are permitted when made in person.	All deposits will be considered qualifying current year contributions. All distributions will be considered normal distributions as defined by the IRS.
Additional Perks	Kids under 10 years of age receive a small token/toy for each deposit made	N/A	N/A	Individuals with active FAB checking account (with a direct deposit or automatic payment) earn the relationship rate.	N/A
Monthly Service Charge	No monthly service charge.	\$3 if balance is below \$200	\$5 if balance is below \$1,000.	\$5 if balance is below \$1,000.	\$3 monthly.

* Active checking or NOW account required to be eligible for this account.