

Which *Savings* account fits your financial lifestyle?

Savings Accounts					
Account	HSA	Regular Savings	Jr. Banker Savings	Money Market Savings	Certificate of Deposit (CD) & IRA CD
Earns interest	●	●	Tiered interest rates	Tiered interest rates	●
Free online banking	●	●	●	●	●
Minimum balance required to avoid service charge	n/a	\$100 average daily balance	\$5 daily balance	\$1,500 average daily balance	n/a
Monthly service charge fee	n/a	\$3	\$3	\$10	n/a
Limited withdrawals	n/a	●	●	●	Penalty for early withdrawal may apply
Excess withdrawal fee	n/a	\$10 for each withdrawal over 6 per month	\$10 for each withdrawal over 6 per month	\$10 for each withdrawal over 6 per month	n/a
Minimum deposit to open	n/a	\$50	\$5	\$50	\$1,000 for CDs; \$100 for IRA CDs
Miscellaneous			Converts to Regular Savings at age 18. Parent, grandparent, or guardian must have active checking account with Two Rivers Bank & Trust		Pick-A-Rate option available

● Denotes no fee service with account. Services may be available with other accounts for a fee.

[See an Account Representative for additional information.](#)

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