

ACCOUNT NAME	PERKS & BENEFITS	FEATURES ²	MINIMUM OPENING DEPOSIT	MONTHLY SERVICE CHARGE	DAILY BALANCE REQUIREMENT TO EARN INTEREST	QUALIFICATIONS
Statement Savings	Earn Money Convenient Safeguard Money	Same Features as Select Savings Account (See Below for Details)	\$10.00	N/A	\$10.00	N/A
Select Savings	Earn Money Convenient Safeguard Money	Same Features as Statement Savings Account (See Below for Details)	\$10,000.00	\$20.00 *	\$10,000.00	Must Have a Heritage Bank Checking Account Must Be Enrolled and Agree to E-statements *Monthly Service Charge Waived When Balance Remains at \$10,000 or above During Statement Cycle
Christmas Club Savings	Earn Money Convenient Safeguard Money	Fixed Rate Funding of the Entire Account at One Time is Not Allowed Maximum Deposit of \$200 Weekly All Funds Disbursed by Check Annually on the Last Business Day of October Account is Closed Once the Check is Disbursed Interest Forfeited if Account is Closed Before the Last Business Day in October	\$2.00	N/A	N/A	N/A

2. For both Statement Savings Accounts and Select Savings Accounts interest begins to accrue on the date of deposit and is credited monthly. Six withdrawals per month are allowed; \$5.00 fee will be charged per transaction in excess of six. Both accounts offer online banking, mobile banking with mobile deposit, the ability to link to a debit card for checking account customers, and free ATMs nationwide.

Interest is compounded daily using the daily balance method on a 365-day year. Withdrawals from savings accounts include transfers from a statement savings account to another account or to third parties by pre-authorized, automatic, telephone or computer requests. Rate may change as often as daily at our sole discretion. There is no limit on the changes in the interest rate unless stated as "fixed".