



**Savanna-Thomson State Bank**  
*“Your hometown friend”*

## Deposit Products

### Consumer Products

Savanna-Thomson State Bank offers some of the most competitive deposit rates available in our area. We offer several different account types to meet the needs of our customers. Contact one of our locations today to open your account!

#### ➤ Hometown Checking

- Free Online Banking
- Free Online Bill Payment
- Free Debit Card
- No monthly service charge
- No minimum balance
- Unlimited check writing
- Monthly statement
- \$100.00 deposit required to open account

#### ➤ Hometown Senior Privileges Checking

- Members must be at least 55 years of age
- Incentive Rate on Account\*\*
- Interest compounded and credited monthly
- Incentive Rate on CDs\*\*\*
- 10 Free Photocopies per month
- Free Online Banking
- Free Bill Pay Service
- Free Debit Card
- Free Notary Service
- No Maintenance Fee
- No Minimum Balance
- Unlimited Check Writing
- \$100.00 deposit required to open account

#### ➤ Top NOW Account

- Free Online Banking
- Free Bill Pay Service
- \$10,000 deposit required to open account
- Free Notary Service
- Incentive Rate on Account\*\*
- Limited to 10 debit transactions per statement cycle
- Fee of \$1.00 for each debit transaction over 10 during the statement cycle
- Monthly Service Charge of \$5.00 if balance falls below \$1,000

## ➤ Regular Savings

- Interest\* compounded & credited to your account quarterly
- Monthly Service charge of \$2.00 imposed if balance falls below \$100.00

## ➤ Hometown Money Market

- Interest\* compounded & credited monthly
- Interest paid on a 3-tier basis
- Monthly Service charge of \$2.00 imposed if average daily balance falls below \$1,000.00

## ➤ Kids Club Savings

- Interest\* compounded & credited to your account quarterly
- Must be 12 and under\*\*
- Toy with each \$5.00 deposit

## ➤ Health Savings Account (HSA)

- Interest\* compounded & credited quarterly
- Free Online Banking
- Free HSA Debit Card
- No monthly service charge

## ➤ Certificate of Deposit

- \$500.00 minimum deposit required to open
- Substantial penalty for early withdrawal

## ➤ Individual Retirement Account (IRA)

- \$500.00 minimum deposit required to open
- Substantial penalty for early withdrawal
- Substantial tax penalties for early withdrawal on tax deferred instruments

- Limited to 6 transfers or withdrawals per month
- Quarterly Statement
- \$100.00 deposit required to open account

- Limited to 6 debit transactions per statement cycle
- Fee of \$7.50 for each debit transaction over six during the statement cycle

- Limited to 6 transfers or withdrawals per month by electronic means
- \$5.00 deposit required to open account

- No minimum balance
- Unlimited check writing
- \$100.00 minimum deposit required to open

- See rates for terms & current rate information

- See rates for terms & current rate information
- 12-month minimum term

## **Commercial Products**

### ➤ Business Checking

- Free Online Banking
- Free Online Bill Payment
- Free Debit Card
- No monthly service charge

### ➤ Business Plus Checking

- Free Online Banking
- Free Online Bill Payment
- Free Debit Card
- Interest\* compounded & credited monthly

### ➤ Business Premier Checking

- Free Online Banking
- Free Online Bill Payment
- \$10,000 deposit required to open account
- Limited to 6 debit transactions per statement cycle
- Interest paid on a 3-tier basis

### ➤ Money Market Commercial

- Free Online Banking
- Interest\* compounded & credited monthly
- Interest paid on a 3-tier basis
- Monthly Service charge of \$2.00 imposed if average daily balance falls below \$1,000.00

- No minimum balance
- Unlimited check writing
- Monthly statement
- \$100.00 deposit required to open account

- Monthly Service charge of \$5.00 imposed if average daily balance falls below \$10,000.00
- Unlimited check writing
- Monthly statement
- \$10,000.00 deposit required to open account

- Fee of \$7.50 for each debit transaction over 6 during the statement cycle
- Monthly Service Charge of \$5.00 if balance falls below \$10,000
- Interest\* compounded & credited monthly

- Limited to 6 debit transactions per statement cycle
- Fee of \$7.50 for each debit transaction over six during the statement cycle

*\* Interest Rates: See Rates. Variable Interest rate may be changed at any time.*

*\*\* Incentive Rate on Checking: See Rates*

*\*\*\* Incentive Rate on CDs: Current CD rate plus 0.10 % (Direct Deposit Required)*