



Personal Savings Products

Statement Savings

- Earns competitive interest rate, compounded quarterly
- Minimum balance requirement of \$100
- Avoid \$4 monthly fee by maintaining minimum balance
- Unlimited over-the-counter withdrawal access
- Quarterly statement

Investor Savings

- Earns interest based on a tiered rate, compounded quarterly
- Minimum balance requirement of \$5,000
- Avoid \$10 monthly fee by maintaining minimum balance
- Unlimited over-the-counter withdrawal access
- Quarterly statement

Piggy Savings

- For children under 12 years old (with adult as account custodian)
- Children earn Piggy Dollars that can be spent at our Piggy Stores
- Earns competitive interest rate on balances over \$10
- No minimum balance requirement
- No monthly service charge
- Quarterly statement

Special Savings

- For customers under 18 years old or over 55 years old
- Earns competitive interest rate on balances over \$10
- No minimum balance requirement
- No monthly service charge
- Quarterly statement

Holiday Club Savings

- Earns a competitive interest rate while saving for holiday shopping

Savings Product Enhancements:

October 19, 2010

- Free Internet Banking
- Free Direct Deposit
- May Qualify for Overdraft Protection
- Free Initial Investment Consultation
- Free MasterCard/ATM Star Check Card (if checking account is also tied to card)
- Free 24-hour Telephone Banking
- Automatic Transfer Options Available
- Combined Statements
- Free Initial Trust Services Consultations

Convenient Hours – All Offices Monday through Friday: 8am to 6pm & Saturday: 8am to Noon
Loyalsock • South Williamsport • Williamsport • Halls Station • Jersey Shore • Newberry