PERSONAL SAVINGS

STATEMENT SAVINGS

- $50 minimum to open
- Earns interest on all balances -paid quarterly
- $2.00 service charge if average daily balance per quarter falls below $50
- 9 debits per quarter at no charge, $0.50 per additional debit

INVESTMENT SAVINGS

- $10,000 mimimum to open
- Earns interest on all balances -paid quarterly
- Tiered interest rates
- No monthly service charges

CHRISTMAS CLUB SAVINGS

- $50 minimum to open
- Earns interest on all balances -paid quarterly
- No monthly service charges
- Check for balance is mailed to account holder(s) on November 1 each year

KIDS CLUB SAVINGS (ages 0-17)

- $25 minimum to open
- Earn interest on balances over $25, paid quarterly
- One withdrawal or transfer per quarter at no charge, $1.00 per additional withdrawal or transfer
- Converts to a Statement Savings account on your 18th Birthday

HIGH-YIELD SAVINGS

- $100,000 minimum to open
- Earns interest on all balances -paid monthly
- Tiered interest rates
- $25.00 service charge if daily balance per month falls below $100,000
- 6 debits per month at no charge; $5.00 per additional debit
- $10 monthly statement fee waived when enrolled in estatements

All Savings Accounts offer
Free Online and Mobile Banking.

Ask for a full Truth-In-Savings Disclosure for additional terms.
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PERSONAL SAVINGS

HEALTH SAVINGS ACCOUNTS (HSA)

A Health Savings Account works in conjunction with a high deductible health plan. An HSA is a great way to set aside funds to pay for eligible medical expenses with pre-tax dollars.

- $50 minimum to open
- Earns interest on all balances-paid monthly
- $2.00 monthly fee
- Contributions limited to IRS regulation
- Northview Bank provides a debit card for your HSA

INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

- Choose from 30 month fixed or 48 month variable
- $1,000 minimum deposit
- Early withdrawal penalty may apply
- Consult your tax professional

Traditional IRA

A Traditional IRA is a great way to build for your retirement while enjoying tax benefits. You will not pay tax on your earnings until you make withdrawals, and your contributions may be tax-deductible. This could be the right choice for you if you are under age 72, and you have earned income.

Roth IRA

Contributions to a Roth IRA are not tax-deductible, but your earnings grow tax-deferred, and withdrawals may be made tax-free. Unlike a Traditional IRA, you do not have to make annual withdrawals at a certain age. A Roth IRA could be the right choice for you, if you expect to be in a higher tax bracket in the future.

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