

	SIMPLY	MONEY MARKET	YOUTH
Minimum Opening Deposit	\$100	\$100	\$50
Monthly Service Fee	\$5	\$10	\$5
Balance to Avoid Monthly Service Fee	\$300 ¹	\$1,000 ¹	\$50 ¹
Interest Rate	Variable	Variable	Variable
Number of Free Withdrawals	6 ²	6 ²	6 ²
Withdrawal Fee if Over Limit (each)	\$10	\$10	\$10
Other			Account available to children 18 and under with a parent that has an existing account.

(1) Simply Savings: A service fee of \$5 will be imposed every month if the balance in the account falls below \$300 any day of the month. Money Market Savings: The monthly service fee is waived if a minimum average monthly collected balance of \$1000 is maintained. Youth Savings: A service fee of \$5 will be imposed every month if the balance in the account falls below \$50 any day of the month.

(2) Withdrawals from a Simply Savings, Youth Savings or Money Market Accounts are limited to six during a calendar month. A \$10 fee will be assessed for each withdrawal in excess of six. Withdrawals include transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer, telephone order or instruction, online transfer, or by check, draft, debit card or similar order to a third party.

Deposit and loan products offered through WestStar Bank, Member FDIC.