

| | Simple Savings | Christmas Club | 22nd State Money Market | Premium Money Market | High-Yield MMA | 22nd State Certificate of Deposit | Individual Retirement Account |
|---------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------|-------------------------------|
| Monthly Service Charge | \$5 if falls below min. balance | --- | \$8 if falls below min. balance | \$8 if falls below min. balance | \$8 if falls below min. balance | --- | --- |
| Minimum Opening Deposit | \$100 | \$22 | \$1,000 | \$50,000 | \$50,000 | \$1,000 | \$1,000 |
| Minimum Balance Required | \$50 | N/A | \$1,000 | \$50,000 | \$50,000 | \$1,000 | \$1,000 |
| Online and Mobile Banking | ☑ | ☑ | ☑ | ☑ | ☑ | ☑ | ☑ |
| Electronic and Paper Statements | Your choice of electronic or paper statements | N/A | N/A |
| Earn Interest | ☑ | ☑ | ☑ | ☑ | ☑ | ☑ | ☑ |
| Tiers | N/A | N/A | ☑ | ☑ | ☑ | ☑ | ☑ |
| Excessive Withdrawal Fee | \$5* | \$20*** | \$5** | \$5** | \$5** | Loss of interest**** | Loss of interest***** |