

Savings Accounts and Money Market Savings Accounts
DENISON STATE BANK

	Regular Savings (for personal and business/organization)	Money Market Savings Account (for personal and business / organization)
<i>Designed to:</i>	<i>Unlimited cash savings and wealth building through post-tax deposits.</i>	Unlimited cash savings and capital building through post-tax deposits, and higher yields than Regular Savings based on account balance size.
<i>Interest rate:</i>	See current rate sheet.	See current rate sheet. Based on tiers of balance levels.
<i>Interest compounded / credited:</i>	Quarterly	Monthly
<i>Interest calculation method:</i>	Daily balance	Daily balance
<i>Minimum to open:</i>	\$100 to open. A service charge fee of \$10 will apply if the account is closed within 30 days of opening.	\$100 to open. A service charge fee of \$10 will apply if the account is closed within 30 days of opening.
<i>Monthly maintenance fee:</i>	Fee of \$2.00 will be imposed every month if the ending daily balance falls below \$100 any day of the month. This fee is waived for Minors owning the account up to their 18th birthday.	Fee of \$7.50 will be imposed every statement cycle if the ending daily balance falls below \$1,000 any day of the cycle.
<i>Deposits / credits / transfers in:</i>	Unlimited, no transaction fees.	Unlimited. Deposited items in excess of 10 monthly are \$.10 each.
<i>Withdrawals / debits / transfers out:</i>	Unlimited transactions. Fees vary: if conducted via DSBconnect digital banking or Telebanking, there are no transaction fees. If conducted via teller, telephone call, ACH or ATM, the first 12 transactions in a calendar month are free; for any thereafter in calendar month, an excess withdrawal fee of \$1.00 will be charged for each withdrawal. This excess fee will not apply if the minimum daily balance is \$1,000 or more.	Limited to 6 per month. An excess withdrawal fee of \$5.00 will be charged for each withdrawal in excess of six during a month.

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Overdrawn account:	Overdraft Privilege does not apply. It will be a bank decision to honor and pay the item and charge the Paid Item fee, or return the item unpaid and charge the Return Item fee.	Overdraft Privilege does not apply. It will be a bank decision to honor and pay the item and charge the Paid Item fee, or return the item unpaid and charge the Return Item fee.
ATM card:	Can be used at ATMs only, not for card purchases. If used at a non-DSB ATM, subject to fee as disclosed on ATM screen by the ATM operator.	Can be used at ATMs only, not for card purchases. If used at a non-DSB ATM, subject to fee as disclosed on ATM screen by the ATM operator.
Account statements:	Delivered monthly, quarterly or semi-annually, based on electronic funds transfer activity. At account opening, the default setting is mailed statement. Account holder can opt-in in their DSBconnect login to have online statements posted within their login and no longer mailed. Some accounts opened prior to 2019 may still have statements posted at the bank's secure messaging site csiesafe.com. If the savings account owner also owns a checking account at DSB, the savings account statement will be included at the end of each monthly checking statement.	Delivered monthly. At account opening, the default setting is mailed statement. Account holder can opt-in in their DSBconnect login to have online statements posted within their login and no longer mailed. Some accounts opened prior to 2019 may still have statements posted at the bank's secure messaging site csiesafe.com. If the savings account owner also owns a checking account at DSB, the money market account statement will be included at the end of each monthly checking statement.

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