



Revised 9/2020

Personal Savings Accounts

FLEXIBLE SAVINGS OPTIONS

Control your debit card at the touch of a button, monitor your accounts or access e-statements in secure online banking, enjoy round the clock debit card fraud monitoring, and all banking decisions that are made locally, right in the communities we serve!

TO OPEN AN ACCOUNT

Schedule an Appointment:

888.532.4142

or

woodlandsnationalbank.com

Woodlands NATIONAL BANK



REGULAR SAVINGS*

- \$50.00 opening deposit required
- \$50.00 minimum balance required
- Free online banking and ATM card
- Variable interest rate
- \$1.00 monthly charge if balance drops below minimum balance required

**Interest is compounded daily and credited quarterly. All savings accounts are variable rate and rate may change after the account is opened. A \$50.00 opening deposit is required. A \$1.00 monthly maintenance fee is assessed if the average daily balance for the month falls below \$50.00. (Waived for customers under 18 years). Fees could reduce earnings.*

MONEY MARKET ACCOUNT^

- \$2,500.00 opening deposit required
- \$2,500.00 minimum balance required
- Free Online Banking
- Tiered and variable interest rates
- \$5 monthly charge and no interest paid if balance falls below minimum requirement

^Interest is compounded daily and credited monthly. The Money Market account is a variable rate account and the rate may change after the account is opened. A \$2,500.00 opening deposit is required. A \$5.00 monthly service charge is assessed if average daily balance for the statement period falls below \$2,500.00. Fees could reduce earnings.

EDUCATIONAL SAVINGS (UTMA)**

- \$25.00 opening deposit required
- \$25.00 minimum balance required
- Free Online Banking
- \$5.00 withdrawal fee if withdrawal does not meet requirements
- \$5.00 monthly charge if balance falls below minimum requirement.

***Interest is compounded daily and credited quarterly. All savings accounts are variable rate and rate may change after the account is opened. 25.00 minimum opening deposit. \$5.00 withdrawal fee. \$25.00 closing fee prior to age 18. Fees could reduce earnings.*