



PERSONAL PRODUCTS & SERVICES

SAVINGS ACCOUNTS	Totally Free Savings	Solo Savings	Christmas Club	Moola/Youth Savings
Minimum Opening Deposit	\$100	\$100	\$10	\$25
Minimum deposits	\$0	\$0	\$5/wk or \$20/mo auto debit	\$0
Maximum deposits	\$0	\$0	\$100/wk or \$5,200/yr	\$0
Chesapeake Bank checking account required to open	Yes	No	Yes	Yes-Parent
Maximum age to qualify	NA	NA	NA	21*
Service Charge	\$0	\$4/quarter	\$0	\$0
Minimum balance to waive service charge	NA	\$500	NA	NA
Interest	Compounded/paid monthly	Compounded/paid quarterly	Compounded/paid quarterly	Compounded/paid quarterly
Minimum Balance to earn interest	\$100	\$200	\$10	\$25
Statement	Monthly	Quarterly	Monthly	Quarterly
Combined statement	Yes	NA	Yes	No
Withdrawals/transfers allowed per month	6/3	6/3	None prior to maturity at holidays	6/3
Excess withdrawal/transfer charge	None	\$1/item	NA	\$1/item

*Savers 13 and under get prizes to encourage savings.