



Personal Savings Accounts at a Glance

Product	Minimum Opening Deposit	Monthly Service Charge	Minimum Balance to Avoid Service Charge	Additional Information
Horizon Savings	\$50	\$6 Quarterly	\$100	Two (2) free withdrawals allowed each month, additional withdrawals will incur a charge of \$1.00 each.
Horizon Money Market Savings	\$50	\$8	\$2,500	Account offers free custom money market checks with limited check writing. All withdrawals (regardless of type) over 6 per statement cycle are charged \$6.00 each.
Kids' Korner Banking	\$10	None	N/A	Kids earn above-market interest on balances up to \$10,000. Available only to children under 18 years old. One account per child. Two (2) free withdrawals allowed each month, additional withdrawals will incur a charge of \$1.00 each.
Horizon Christmas Club Savings	\$10	None	N/A	Two (2) free withdrawals allowed each month, additional withdrawals will incur ac charge of \$1.00 each. Annual payout of the balance will occur in October either by check or deposit to a New Horizon Bank account.

Additional terms and conditions will be provided at account opening.

