

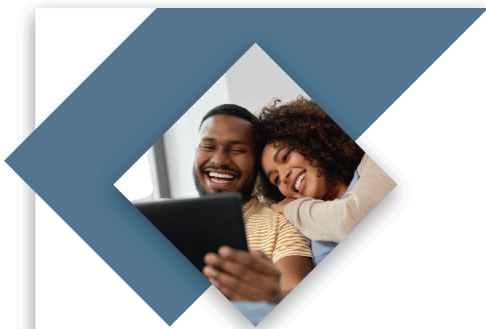


Save Smarter, Dream Bigger

Personal Savings Accounts

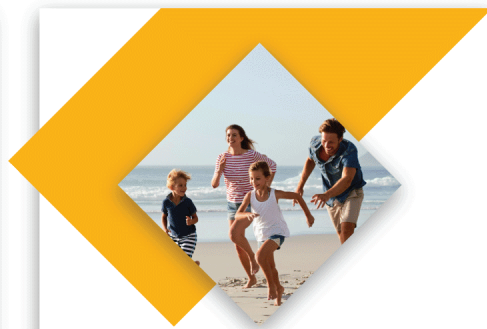
We all need a safe place to put money away for the future. Whether you're saving for a rainy day, a dream vacation, or your child's college education, at Highland Bank we can help keep your cash working hard in the best savings account for you.

Savings Accounts that work for you:



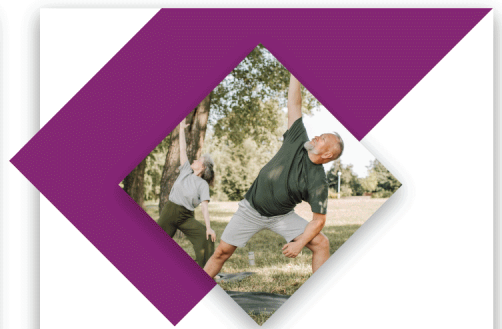
Traditional Savings Account

Earn interest on your balance, providing stable growth without all the bells and whistles.



Money Market Savings Accounts

Earn a higher rate than a standard savings account, without locking up your money for a long term.



Certificates of Deposit

Lock in higher rates for longer-term savings plans. Choose terms from 91 days to 60 months.

Learn why it pays to bank with Highland, *literally*.

The Highland Bank Difference:

Tuck some cash away and watch it grow with our flexible and accessible savings account options.

	 Statement Savings	 Money Market Savings	 Premier Money Market Savings
Designed for	Those seeking steady returns and easy access.	Those seeking to boost savings growth.	Those seeking maximum returns on savings balances.
Minimum Opening Deposit	\$200	\$1,000	\$10,000
Minimum Average Daily Balance to Earn Interest⁽¹⁾	\$0	\$0 - 999.99 \$1,000+	\$0 - \$9,999.99 \$10,000 - \$24,999.99 \$25,000 - \$49,999.99 \$50,000 - \$99,999.99 \$100,000 - \$249,999.99 \$250,000 - \$999,999.99 \$1,000,000 - \$2,499,999.99 \$2,500,000 - \$4,999,999.99 \$5,000,000+
Compounding & Crediting of Interest	Quarterly	Monthly	Monthly
Minimum Daily Balance to Avoid Monthly Service Charge	\$200	\$1,000	\$10,000
Monthly Service Charge	\$3	\$10	\$15
Check Printing	N/A	Standard fees apply for all products	Standard fees apply for all products
Statement Cycle Combined Statements Available	Quarterly	Monthly	Monthly
ATM Card⁽²⁾	Free	Free	Free

(1) The interest rate and annual percentage yield (APY) may change weekly at the Bank's discretion. We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash deposits (for example, checks deposited into your account). (2) Foreign transaction fees and surcharges apply. Subject to approval.