

# Make the Most of Your Money



You work hard for your money — shouldn't it work just as hard for you? At Highland Bank, you'll find a full range of savings accounts that deliver competitive, steady returns. Whether you're just starting to save or looking for smart ways to grow your nest egg, we have an account to fit your life and your goals.

## Accounts That Work for You



### Traditional Savings Account

Deposit money, keep it safe, and withdraw funds, all while earning interest.



### Money Market Savings Accounts

Monthly compounding interest and tiered rate structure that rewards you for higher balances.



### Certificates of Deposit

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

## The Highland Bank Difference

Giving you confidence to thrive.

Confidence is powerful. At Highland Bank, we give you confidence in quality accounts that fit your needs and your life. Confidence in trusted service that looks out for your best interests and helps you achieve your goals. Confidence in a locally and independently owned bank — committed to your community. Confident advantages to help you thrive.

## Banking that Fits Your Life

We have several personal savings account options to meet both your immediate and future needs, while helping you achieve your personal savings goals.

### CONVENIENCE

Our Digital Banking Suite is the most convenient way to manage your money — anytime, anywhere, from any device.

### VISIBILITY

View current balances, recent transactions, and electronic statements. Easily monitor your accounts with email and text message alerts at no extra cost.

### CONTROL

Transfer funds, pay bills, and even manage your Debit Card with MyCardRules™.

## Personal Savings Accounts

	STATEMENT SAVINGS	MONEY MARKET SAVINGS	PREMIER MONEY MARKET SAVINGS
Designed for	A smart option for steady returns and flexible access	Watch savings grow with monthly compounding interest	Step up to tiered interest rates that reward you for higher balances
Minimum to Open	\$200	\$1,000	\$10,000
Minimum Average Daily Balance to Earn Interest <sup>(1)</sup>	\$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 and 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
Statement Cycle Combined Statements Available	Quarterly	Monthly	Monthly
ATM Card <sup>(2)</sup>	Free	Free	Free

<sup>(1)</sup>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).

<sup>(2)</sup> Foreign transaction fees and surcharges apply. Subject to approval.



p 1-877-457-1305 | [www.highland.bank](http://www.highland.bank)



Rev. 5/30/23