



Make the Most of Your Money

Whether you're saving for a rainy day, a new home or your child's college education, we can help you set and meet your savings goals. At Highland Bank, we make it easy for you to keep more of your money.

We have several personal savings account options to meet both your immediate and future needs, while helping you achieve your personal savings goals. Apply online today at www.Highland.Bank.

Savings Account Options

	BASIC SAVINGS	STATEMENT SAVINGS	MONEY MARKET SAVINGS	PREMIER MONEY MARKET SAVINGS
Minimum to Open	\$50	\$200	\$1000	\$10,000
Minimum Daily Available Balance to Earn Interest ⁽¹⁾	\$200	\$0	\$0	\$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 +
Compounding and Crediting of Interest	Annually	Quarterly	Monthly	Monthly
Minimum Daily Available Balance to Avoid Monthly Service Charge	\$50 Average monthly available balance	\$200 Daily available balance	\$1,000 Daily available balance	\$10,000 Daily available balance
Monthly Service Charge	\$3	\$3	\$10	\$15
Transactions Limitations ⁽²⁾	3 withdrawals per month; \$5 each additional	6 withdrawals per month; \$5 each additional	6 withdrawals per month; \$5 each additional	Unlimited ATM and in-person withdrawals ⁽²⁾
Statement Cycle	Monthly / Combined statements available	Quarterly / Combined statements available	Monthly / Combined statements available	Monthly / Combined statements available
ATM Card ⁽³⁾	Not Available	\$1 monthly fee without a Highland Bank checking account	\$1 monthly fee without a Highland Bank checking account	\$1 monthly fee without a Highland Bank checking account

Account Services

Our savings accounts come with this full suite of services:

- Free Digital Banking
- ATM/Debit Cards ⁽³⁾
- Free eStatements
- Free Account Alerts
- Free MyCardRules

Mobile Banking

Highland Bank's free Mobile Banking allows you to quickly and confidently bank on the go. Stay connected no matter where life takes you with these services:

- Free Highland Bank App
- Free Mobile Deposit
- Free Mobile Wallet

Switch Kit

We make it easy! Check out our free switch kit at www.Highland.Bank to guide you through the process of moving your savings account.

⁽¹⁾ The interest rate and annual percentage yield (APY) may change weekly at the Bank's discretion. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the available principal in the account each day. 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⁾ Federal Reserve Board Regulation D limits checks, telephone, online, overdraft and preauthorized transfers (including POS purchases and automatic transfers.) to six per statement period. Repeated excessive monthly withdrawals will lead to account closure.

⁽³⁾ Foreign transaction fees and surcharges apply. Subject to approval.