

- Dividend rate is always the same as Regular Share Savings
- Dividends calculated day-in-day-out, paid monthly
- No deposit necessary to open (must maintain \$25 average balance in combination of suffixes to avoid \$2.00 monthly fee)
- No limits on deposits or withdrawals
- Money sent by check or transferred to member's account in Fall; typically first Saturday of November
- *EXPRESS* & Home Teller accessible
- Not ATM or Flash Debit Card accessible
- Can deposit via payroll distribution
- To open, see any teller or Member Service Representative. No deposit is required.
- Can open via phone or mail

Special Savings

- Good to save for "special" purchases
- Dividend rate is always the same as Regular Share Savings
- Dividends calculated day-in-day-out, paid monthly
- No deposit necessary to open (must maintain \$25 average balance in combination of suffixes to avoid \$2 monthly fee)
- No limits on deposits and withdrawals
- *EXPRESS* & Home Teller accessible
- Can deposit via payroll distribution
- To open, see a Member Service Representative or teller.
- Can open via mail or phone

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