## Personal Accounts Guide

Pegasus Pegasus	Regular Checking	Interest Checking	Money Market	Regular Savings	Minor Savings	Certificate of Deposit
Account Description	Checking account with a low minimum balance requirement	Interest-bearing checking account	Great for individuals looking to earn more on assets without tying up funds	Interest bearing account to help save money for the future	Savings account for children under the age of 18	Enjoy a higher interest rate when choosing a term that works to achieve financial goals
Minimum Opening Deposit	\$100	\$100	\$100	\$100	\$100	Regular \$1,000 Jumbo \$100,000
Minimum Balance To Earn Interest	N/A	\$2,500	\$2,500	N/A	N/A	N/A
Service Charges & Other Restrictions	\$12 per month if average daily balance falls below \$1,000	\$15 per month if average daily balance falls below \$2,500	\$15 per month if average daily balance falls below \$2,500	\$3 per month if average daily balance falls below \$250	N/A	Penalties for early withdrawal
Transactions Per Month	Unlimited	Unlimited	Max. 10 per month \$10 per debit transaction charge in excess of 10	Max. 10 per month \$2 per debit transaction charge in excess of 10	Max. 10 per month \$2 per debit transaction charge in excess of 10	N/A
Debit Card	$\checkmark$	$\overline{\hspace{1cm}}$	X	X	X	X
Online Banking	$\checkmark$	$\checkmark$	<b>✓</b>	$\checkmark$	$\checkmark$	Marshay EDIC