# MarketUSA
**Federal Credit Union**
*Financial Solutions For Life*

# Savings Account Options

| | Membership Savings<br>Required for CU membership | Dollar Dog<br>Savings account for children ages 12 year and under | Elements of Money<br>Savings account for youth ages 13-17 | Holiday Club Savings<br>Save all year long so that you have cash for the holidays | Vacation Club Savings<br>Convenient way to save for vacations and travel expenses | Money Market Savings<br>Earn higher dividends and keep your money accessible | Share Certificates<br>Earn a competitive and guaranteed rate of return on your savings |
|---|---|---|---|---|---|---|---|
| **Minimum balance** | $5.00 to open | $5.00 to open | $5.00 to open | No minimum balance requirement | No minimum balance requirement | $2,000 opening balance | $500 minimum to open |
| **Monthly Maintenance Fees** | No | No | No | No | No | No | No |
| **Dividends** | Compounded monthly and paid monthly | Compounded monthly and paid monthly | Compounded monthly and paid monthly | Compounded monthly and paid monthly | Compounded monthly and paid monthly | Compounded monthly and paid monthly | Compounded daily and paid monthly |
| **Deposits** | Unlimited | Unlimited | Unlimited | Unlimited | Unlimited | Unlimited | N/A |
| **Requirements** | N/A | Parent/Guardian must be on account | Parent/Guardian must be on account | N/A | N/A | N/A | N/A |
| **Exclusive Options** | | • Doghouse Savings bank given at account opening<br>• Child receives a birthday card from Dollar Dog<br>• $1.00 will be deposited during birthday month<br>• Fun games, puzzles, and more located on website | • Quarterly newsletter<br>• Social media contests and prizes<br>• Annual scholarship contest<br>• Parent/guardian must be on account | •Save via payroll deduction<br>•Option to automatically transfer to account of choice | • Save via payroll deduction | • Competitive dividend rates | • Choice of where you want dividends to go – toward your certificate principal or another account |

**Account Withdrawals** – Savings Accounts: There is a $2 Excess Withdrawal fee for each teller-processed withdrawal in excess of six (6) per month. Club Accounts: There is a $5 Excess Withdrawal fee for Holiday Club withdrawals in excess of one per year and Vacation Club in excess of three per year.