

# YOUR SAVINGS ACCOUNTS

If you like to save your green, FCN has all the options you could ask for. Your current Dearborn Savings Bank savings account will be transitioned to a similar FCN Bank account (refer to chart on next page). If you prefer, a member of the FCN Bank team will be happy to show you all the savings options and benefits now available to you.\*

## Available Accounts

(details at [fcnbank.com](http://fcnbank.com))

- Regular Savings
- Greenback Savings
- Greenback+ Savings
- Health Savings Account
- Beginner Savings (for students)
- Club Savings
- Dollar Savings Club (for kids)

## Account Options

- Quarterly or annual statements
- iTalk - 24-Hour phone access
- Online Banking available with sign-up
- Combined statements available with sign-up

## Will the features of my savings account change?

During transition weekend, your account will transfer to the FCN Bank account that most closely matches your current Dearborn Savings Bank account. (Refer to chart on next page for details.) Please refer to the Account Agreement and Disclosure Booklet included with this mailing for complete account disclosures, rates and fee information.

## Can I link my savings account to my debit card for ATM withdrawals?

Yes, you can link your savings account to an FCN Bank debit card for ATM access; but for purchases, a checking account is required. Restrictions may apply.

## Will the features of my Health Savings Account (HSA) change?

Yes – it's going to get even better! You will now be able to get a debit card to use for paying medical expenses. Your new FCN Bank HSA will have a minimum average daily balance of \$250.00 to avoid the monthly service charge. Your HSA will continue to be a great partner to your high deductible health plan (HDHP). You may request a new FCN Bank HSA debit card after Monday, May 18 at any FCN Branch.

\*Fees and conditions may apply.

# SAVINGS ACCOUNTS TRANSITION INFORMATION

Please refer to the Account Agreement and Disclosure Booklet included with this mailing for complete account disclosures, rates and fee information.

If you currently have this type of Dearborn Savings Bank Account:	Passbook Savings	School Savings Premium Savings Gold Savings Second Gold Savings	Super Saver Savings	Christmas Club	Health Savings Account (HSA)
Your new FCN Bank Checking Account will be:	Regular Savings	Greenback Savings	Greenback Plus Savings	Club Savings	FCN Health Savings Account (HSA)
<b>Interest Paid</b>	Yes	Yes	Tiered interest rates and APYs (Annual Percentage Yield)	Yes	Yes
<b>Minimum Account Balance</b>	\$300 average per quarter	\$2,500 average per quarter	\$15,000 average per quarter	\$5 yearly average	\$250 daily
<b>Service charge if minimum balance is not met</b>	\$3 quarterly	\$5 quarterly	\$15 quarterly	\$3 yearly	\$5 monthly
<b>Transaction Limits</b>	6 transactions per statement quarter <sup>1</sup>	6 transactions per statement quarter <sup>1</sup>	6 transactions per statement quarter <sup>2</sup>	3 withdrawals per year <sup>3</sup>	Unlimited
<b>Minimum to Open Account</b>	\$25	\$2,500	\$15,000	\$5	\$25

<sup>1</sup> A fee of \$1.00 will be charged for each transaction in excess of six (6) per quarter.

<sup>2</sup> A fee of \$2.50 will be charged for each transaction in excess of six (6) per quarter.

<sup>3</sup> A fee of \$1.00 will be charged for each transaction in excess of three (3) per year. Transfers from a savings account to another account or to third parties by pre-authorized or automatic telephone or computer transfers, or by withdrawal, debit card or similar, are not allowed.