

# Personal Savings



Money Market	Traditional	Thrift
<b>Best For</b>		
Those who appreciate the security of maintaining a larger balance.	Anyone wishing to maintain a moderate minimum balance.	Those who are looking for a no minimum balance savings account.
<b>Minimum Balance to Open</b>		
\$100	\$100	\$50
<b>Minimum Daily Balance</b>		
\$1,000	\$200	\$50 Minimum average balance
<b>Monthly Below Balance Charge</b>		
\$10	\$5	No fee
<b>Interest Earning</b>		
Compounded monthly Tiered interest rates	Compounded quarterly	Compounded quarterly
<b>Monthly Item/Activity Charge</b>		
\$2/each foreign ATM transaction over 8 \$1.00 per withdrawal or debit in excess of 3 per month	\$2/each foreign ATM transaction over 4 \$1.00 per withdrawal or debit in excess of 3 per month	No charges

· ATM surcharges unrelated to our accounts may be assessed by out of network ATMS  
· ATM/ISA, International Service Assessment fee may be charged

## Christmas Club

Minimum opening deposit waived if a recurring AFT or ACH deposit is established.  
Account limited to one annual withdrawal the first week of November.  
\$5.00 fee will be charged for additional withdrawals.  
Interest compounded quarterly.  
Not available for business accounts.

Put your money to work. Select an interest-bearing savings account that fits your balance and transaction needs. Contact a Personal Banker at 651.777.8365 for more information.

## Individual Retirement Accounts

We offer both the Traditional and Roth IRAs. Both products are ideal for retirement planning, offer flexibility and may offer tax benefits.

## Certificate of Deposit

Our Certificates of Deposit offer low-risk savings solutions with variable-term options to fit your savings needs.


## Health Savings Account

An HSA allows you to pay for current health expenses and save for future qualified medical expenses and retiree health expenses on a tax-free basis.

## Youth Banking

Our Little Elmo Savers Club<sup>sm</sup> is designed to make saving fun and easy for kids. Open any savings account which best fits your child's needs to automatically become a member. My Savers<sup>sm</sup> and U Savers<sup>sm</sup> available for older youth. See Youth Savings Brochure for more information.



 Free Online & Mobile Banking with every account



**LAKE ELMO BANK**

A TRADITION OF SERVICE

Oakdale  
600 Inwood Avenue N  
Oakdale, MN 55128

Lake Elmo  
11465 39th Street N  
Lake Elmo, MN 55042

Stillwater  
1937 Greeley Street S  
Stillwater, MN 55082



Member FDIC

lakeelmobank.com  
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