

Commercial Savings Accounts



	Savings Account	Certificate of Deposit (CD)	CDARS Certificate of Deposit	Money Market Account
Best if you want	a basic savings account offering a competitive interest rate	a no risk investment account with a fixed maturity date and a competitive fixed or variable rate	a no risk investment account with a fixed maturity date at a competitive interest rate and additional FDIC protection	access to your money and a competitive rate of return
Minimum to Open	\$50.00	\$500.00	\$50,000.00	\$2,500.00
How is Interest Paid	Quarterly	Customizable	Customizable	Monthly
Monthly Service Fee	None	None	None	None
Check Writing Privileges	No	No	No	Yes
Transaction Limitations	6 transfers per statement cycle. Unlimited in bank transfers.	Withdrawals prior to maturity are penalized.	Withdrawals prior to maturity are severely penalized.	6 transfers per statement cycle, including 3 third party debits. Unlimited in bank transfers.
Online Bank Access	Yes	Yes	No	Yes