

# Personal Savings

We all feel more comfortable when we have something extra, and no bank better helps you prepare for all the expected and unexpected short and long-term expenses that are a part of life. There are almost as many ways to save as there are reasons to save. **Which savings account is right for you?**

	Rate Tracker	Money Market Account	Preferred Savings	Statement Savings	Moola Moola Savings Account
Account Designed For Individuals:	With higher balances who want a premium high yield savings and tiered interest rates.	Who want limited check writing privileges and tiered interest rates.	With less than \$100,000 who are Preferred Banking customers and want a high yield savings account.	Who want to save in an interest bearing account.	Age 13 and under who are starting their first savings account.
Minimum Balance to Open Account	\$20,000 new money	\$50	\$50	\$50	\$50
Balance Requirement:	\$10,000 minimum daily balance.	1. Minimum daily balance of at least \$1,000 or 2. Monthly average balance of \$2,500 or 3. Combined deposit and home loan balances of \$20,000* or more.	\$200 minimum daily balance.	\$200 minimum daily balance.	None.
Maintenance Fee:	\$15 monthly maintenance fee applies if above balance requirements are not met.	\$10 monthly maintenance fee applies if above balance requirements are not met.	\$10 quarterly maintenance fee applies if above balance requirements are not met.	\$10 quarterly maintenance fee applies if above balance requirements are not met.	Quarterly maintenance fee waived for minors. \$10 quarterly maintenance fee assessed upon account holder's 18th birthday if minimum balance falls below \$200
Account Access:	Unlimited transactions at bank offices or ATMs. A maximum of six third party transactions are permitted per calendar month or statement cycle.	Unlimited transactions at bank offices or ATMs. A maximum of six third party transactions are permitted per calendar month or statement cycle.	Unlimited transactions at bank offices or ATMs. A maximum of six third party transactions are permitted per calendar month or statement cycle.	Unlimited transactions at bank offices or ATMs. A maximum of six third party transactions are permitted per calendar month or statement cycle.	Account withdrawals and deposits must be made at a bank office.
Online and Mobile Banking:	Free online and mobile banking.**	Free online and mobile banking.**	Free online and mobile banking.**	Free online and mobile banking.**	Free online and mobile banking.**
Interest Earning:	Variable and tiered interest rates. Interest is accrued daily and compounded monthly.	Variable and tiered interest rates. Interest is accrued daily and compounded monthly.	Variable and tiered interest rates. Interest is accrued daily and compounded quarterly.	Variable interest rate. Interest is accrued daily and compounded quarterly.	Variable interest rate. Interest is accrued daily and compounded quarterly.
Statement:	Online or paper monthly statement.	Online or paper monthly statement.	Online or paper quarterly statement: monthly statements with electronic activity.	Online or paper quarterly statement: monthly statements with electronic activity.	Passbook tracks activity - no statement.

Contact us at  
800.325.2265 for  
more information.

\*Combined deposit balances include: all personal checking, savings, or time deposits. Combined home loan balances include: outstanding balances on mortgages serviced by S&T Bank, home equity loan, and home equity line outstanding balances. Home loan balances do not include VA, FHA, or PHFA mortgages. Transaction and service fees, including insufficient funds and overdraft fees, may apply to these accounts.

\*\*If an online banking user is signed up for billpay, one bill per month must be paid via S&T's online banking with billpay in order to avoid a fee. Mobile banking is offered as a free service of S&T Bank. You may incur and are responsible for any charges assessed by your mobile carrier. Contact your mobile carrier for more information.