Savings and IRA Accounts

	GOLD	CHAIRMAN'S	GOLD IRA	GOLD IRA CD	GOLD
	SAVINGS	GOLD	SAVINGS	GOLD IKA CD	CD
	Unlimited in Person Deposits and Cash Withdrawals	Available with a Premium or Founders Gold Checking Account	Low Minimum Opening Balance	Fixed Interest Rate Terms from 30 days to 3+ years	Fixed Interest Rate Terms from 30 days to 4+ years
	Online Banking E Alerts	Unlimited in Person Deposits and Cash Withdrawals		Automatic Renewals	Automatic Renewals
	E Statements	Online Banking			
FEATURES	Telephone Banking	E Alerts E Statements			
& BENEFITS	ATM Access*	Telephone Banking			
	Savings Overdraft Coverage Available	ATM Access*			
		Savings Overdraft Cover- age Available			
		Premium Interest Rates for Higher Balances			
MINUMUM					
OPENING BALANCE	\$100	\$25,000	\$100	\$500	\$500
MONTHLY					
SERVICE CHARGE	\$5	\$25	\$10 annually	\$10 annually	N/A
AVOID SERVICE CHARGE	\$300 or be under age 18	\$25,000 minimum daily balance	N/A	N/A	N/A
INTEREST	Variable Rates, Compounded Daily Paid Monthly	Tiered Variable Rates, Compounded Daily, Paid Monthly	Variable Rates, Compounded Daily	Tiered Fixed Rates, Compounded Daily	Tiered Fixed Rates, Compounded Daily

^{*} ATM access if attached to Checking account