



Personal Savings Accounts

	Simply Savings	Young Bankers
This account is ideal for you if:	You want a simple way to start reaching your savings goals.	You're under the age of 18 and you're looking to start a savings plan.
Minimum balance to open	\$100	\$50
Monthly Service Charge	\$2.00	N/A
Minimum balance to avoid service charge	\$100	N/A
Earns Interest	Yes ¹	Yes ¹
Interest Compounding / Posting Frequency	Quarterly	Quarterly
Minimum Balance To Earn Interest	\$0.01	\$0.01
Number of withdrawals per month	Savings accounts limited to six (6) preauthorized, automatic, or online transfers per statement cycle. \$2 per item/occurrence if account does not comply with the withdrawal restrictions.	Savings accounts limited to six (6) preauthorized, automatic, or online transfers per statement cycle. \$2 per item/occurrence if account does not comply with the withdrawal restrictions.
Account Comes With	<ul style="list-style-type: none"> • Online/Mobile Banking • eStatements • Direct Deposit 	<ul style="list-style-type: none"> • Direct Deposit
Available if linked to an Inland Bank Checking Account	<ul style="list-style-type: none"> • Visa® Debit Card² • STAR® ATM access² 	<ul style="list-style-type: none"> • N/A

1 - Refer to the deposit rate sheet for current rates, tiers and terms. 2 - A Surcharge Fee may be charged at ATM terminals not owned and operated by Inland Bank and ATM terminals not participating in the STARsf® or Allpoint® Surcharge Free networks. Using an ATM that is not in the STAR® network may result in both the Bank charging an Out of Network Fee and the ATM Owner charging a Surcharge Fee. Please refer to the fee schedule for other related costs, such as replacement cards and rush orders. The Inland name and logo are registered trademarks being used under license.

