

SAVINGS

High-Yield Savings

Earn great interest rates on this savings account and watch your savings soar. With this account, the higher your balance, the more interest you earn.

- Premium Tiered Rates of Interest
- Free Online Banking
- Free Telephone Banking
- Unlimited Over-the-Counter transactions
- Required minimum balance

Money Market Account

Get rewarded for smart savings! The higher your balance, the higher your interest rate.

- Premium Tiered Rates of Interest
- Free Telephone Banking
- Free Visa® Debit Card
- Unlimited Over-the-Counter Transactions
- 6 withdrawals per month (*Charge for each withdrawal in excess of 6 per month is \$8*)
- Required Minimum Balance

Statement Savings

Saving has never been so simple...consistently grow your savings while maintaining access to your money.

- Tiered Rates of Interest
- Free Telephone Banking
- Unlimited Over-the-Counter Transactions
- 6 withdrawals per month (*Charge for each withdrawal in excess of 6 per month is \$8*)
- Low minimum balance to avoid monthly service fee (*fee waived for individuals 17 & under*)

Certificate of Deposit (CD)

Enjoy earning our most competitive interest rates with a CD. Ask an account representative for current rates and terms.

- Interest Bearing
- Terms ranging from 3 months-5 years (*penalties for early withdrawal*)

Individual Retirement Accounts (IRAs)

Save for retirement with our IRAs...you'll earn the same competitive interest rates as our CD rates!

- Interest Bearing
- Terms ranging from 3 months-5 years (*penalties for early withdrawal*)
- Maximize your retirement while minimizing your taxes (*consult your tax advisor*)
- Your money can grow tax-free (*consult your tax advisor*)

VISA® Debit Card

Get access to your money anytime with the GSB VISA® Debit Card. It can be used anywhere Visa® is accepted and your transactions are deducted from your account and clearly displayed on your monthly statement.

Savings Account Details

Account Name	Minimum to Open	Account Fees	Avoid Fees
High-Yield Savings	\$50	\$10	\$1,000 minimum balance
Statement Savings	\$50	\$3	\$100 minimum balance
Money Market Account	\$50	\$8	\$2,500 minimum balance
Certificate of Deposit (CD)	\$1000	No	N/A
Individual Retirement Account (IRA)	None	None	N/A

Geauga Savings Bank

Your full service bank!

www.GeaugaSavings.com

10800 Kinsman Road • Newbury, OH 44065
Phone: (440) 564-9441 - Toll Free: (800) 472-6250
Fax: (440) 564-9185

Bank Hours

Monday-Thursday: 9:00 am – 4:30 pm
Friday: 9:00 am – 5:00 pm
Saturday: 9:00 am – 1:00 pm

Thank you for considering Geauga Savings Bank as your financial partner. Please call me any time if I can be of further assistance.

Customer Service Representative: _____

Phone: _____

2/17/2016

Geauga
Savings Bank

Your Full Service Bank!

Interest is accrued daily on the account balance. For the current rate on any interest bearing deposit product, contact our office. For additional information, please ask to see our complete disclosures.

Member
FDIC
Equal Housing
Lender

CHECKING

Basic Checking Account

Get unlimited access to your money

- No monthly service charge
- No minimum balance
- Free Telephone Banking
- Free VISA® Debit Card
- Unlimited check writing
- Unlimited account transactions

Super Checking Account

You work hard for your money. Start making it do the same thing for you.

- Competitive tiered interest rates
- Free Telephone Banking
- Free VISA® Debit Card
- Unlimited check writing
- Unlimited account transactions
- Low minimum balance required

Advantage Checking

This checking account offers unlimited access and includes various special offers.

- Additional special offers
- Free Telephone Banking
- Free VISA® Debit Card
- Unlimited check writing
- Unlimited account transactions

Advantage Direct Checking

With Advantage Direct Checking, you will receive interest on your entire balance PLUS additional special offers, simply by adding direct deposit.

- Competitive tiered interest rates
- Additional special offers
- Free Telephone Banking
- Free VISA® Debit Card
- Unlimited check writing
- Unlimited account transactions

Money Market Account

Get rewarded for smart saving! The higher your balance, the higher your interest rate.

- Competitive interest rates
- Free Telephone Banking
- Free VISA® Debit Card
- Unlimited over-the-counter transactions
- Six Withdrawals per month (*Charge for each withdrawal in excess of six per month is \$8*)
- Required minimum balance

VISA® Debit Card

Get access to your money anytime with the GSB VISA® Debit Card. It can be used anywhere VISA® is accepted, and your transactions are deducted from your account and clearly displayed on your monthly statement.

Checking Account Details

Account Name	Minimum to Open	Account Fees	Avoid Fees
Basic Checking	\$50	None	N/A
Super Checking	\$50	\$6/month	\$500 minimum balance
Advantage Checking	\$50	\$10/month	\$2,000 minimum balance
Advantage Direct Checking	\$50	\$10/month	\$2,000 minimum balance
Money Market Account	\$50	\$8/month	\$2,500 minimum balance

www.GeaugaSavings.com

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Geauga
Savings Bank

Your Full Service Bank!

Interest accrued daily on the account balance. For the current rate on any interest bearing deposit product, contact our office. For additional account information, please ask to see our complete disclosures.



GEAUGA SAVINGS BANK
June 30, 2018
Services Hours and Fees by Branches List

Newbury Branch

10800 Kinsman Rd
Newbury, OH 44065
440-564-9441

Hours:	Monday-Thursday	9:00 a.m. – 4:30 p.m.
	Friday	9:00 a.m. – 5:00 p.m.
	Saturday	9:00 a.m. – 1:00 p.m.

Beachwood Branch

Chagrin Professional Plaza
24755 Chagrin Blvd., Suite 100
Beachwood, OH 44122
216-464-1066

Hours:	Monday-Thursday	9:00 a.m. – 4:30 p.m.
	Friday	9:00 a.m. – 5:00 p.m.

Online www.geaugasavings.com

Services: All services offered at all locations with no variation in terms or fees.

(see attached for additional detail and fees) (rates and additional information available at www.geaugasavings.com).

- Business Banking
 - Business Checking
 - Commercial Account Analysis
 - Cash Management
 - ACH Origination
 - Remote Deposit
 - Business Lending (commercial real estate, investment properties, working capital lines of credit, constructions, machinery and equipment financing)
 - Merchant Card Services
 - Direct Deposit
 - Business VISA Debit Card
 - Business Online Bill Pay
 - Positive Pay

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June 30, 2018
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Page 2

- Personal Banking
 - Checking
 - Money Market and Savings Accounts
 - Certificates of Deposit
 - Health Savings Accounts
 - Individual Retirement Accounts
 - ATM and VISA Debit Cards
 - Online Banking and Bill Pay
 - Home Equity Line of Credit
 - Residential Real Estate Loans (Purchase, refinance, construction, lot loans)
 - Overdraft Protection
 - Check Imaging