SCSB CHECKING ACCOUNTS SCSB SAVINGS ACCOUNTS

	FREE	INTEREST
MINIMUM TO OPEN	\$0	\$0
PAYS INTEREST	No	Yes
DEBIT CARD	FREE	FREE
CHECKS	FREE standard SCSB logo checks	FREE standard SCSB logo checks
STATEMENTS WITH CHECK IMAGES	FREE	FREE
MONTHLY MAINTENANCE FEE	Does not apply	\$10 per month
HOW TO AVOID MONTHLY MAINTENANCE FEE	Does not apply	\$1,000 balance
OVERDRAFT PROTECTION	You may link an overdraft protection account which has no setup fee or transfer fee.	
OVERDRAFT SERVICE	This service tells us in advance how to handle transactions that may overdraw your account.	

	BASIC SAVINGS	MONEY MARKET
MINIMUM TO OPEN	\$0	\$0
PAYS INTEREST	Yes	Yes
ATM/DEBIT CARD ACCESSIBLE	Yes, but no point of sale	Yes
LIMITED CHECK WRITING	No	Yes
NUMBER OF FREE WITHDRAWALS	6 per month	6 per month
EXCESSIVE WITHDRAWAL FEE	\$5 per withdrawal	\$5 per withdrawal
MONTHLY MAINTENANCE FEE	\$0	\$5
HOW TO AVOID MONTHLY MAINTENANCE FEE	Does not apply	\$1,000 balance

