



CharlotteSaves
You Can Build Wealth

Special CharlotteSaves Products

A CharlotteSaves membership card is required to open one of the special CharlotteSaves products.

*(Please bring this product summary to your chosen financial institution to assist employees who may be unfamiliar with **CharlotteSaves** special accounts.)*

	Contacts	Opening Balance Requirements	Maintenance Fees	Minimum Balance	General Information
First Charter					
Totally Free Savings	Customer Service: 1-800-601-8471 or Michelle Ferguson @ 704-688-4556	Regularly \$25 to open; Reduced to \$1 with CharlotteSaves Membership Card	None ¹	None	Standard Variable Rate Compounded Daily. Quarterly Statements. ¹ Two withdrawals maximum per quarter*
WISE Savings <u>Requires Auto-transfer from First Charter Checking</u>	Customer Service: 1-800-601-8471 or Michelle Ferguson @ 704-688-4556	Regularly \$50 to open; Reduced to \$1 with CharlotteSaves Membership Card	None ²	None	

	Contacts	Opening Balance Requirements	Maintenance Fees	Minimum Balance	Interest
Bank of America					
Savings Account	Regional Sales & Service Manager of Regional Marketing Representative	\$1 with CharlotteSaves Membership Card	Waived if at least 1 deposit per statement cycle	Waived	Standard Variable Rate Compounded Daily

	Contacts	Opening Balance Requirements	Maintenance Fees	Minimum Balance	Interest
RBC Centura					
Charlotte Savers' Savings Account	Promenade Branch @ 704-686-4610	\$1	Waived	Waived	Rates Change

	Contacts	Opening Balance Requirements	Maintenance Fees	Minimum Balance	Interest
First Citizens Bank					
Regular Savings Account	Angela Broome @ 704-338-3884	Regularly \$300, reduced to \$1 with CharlotteSaves Membership Card	May be \$5 a month, waived for CharlotteSaves Members	Regularly \$300, reduced to \$1 with CharlotteSaves Membership Card	Standard Variable Rate

Charlotte Metro Credit Union	Minimum Investment	Maintenance Fee	Minimum Balance	Interest
Savings Account	\$25	Waived	\$25	Standard Variable Rate Compounded Daily

SunTrust Bank	Contact	Opening Balance Requirements	Maintenance Fees	Minimum Balance	Interest
	Rodrick Banks @ 704- 347-6176	\$1 with Charlotte Saves card	Waived for 1st year. Limit of 2 withdrawals per month, \$3 per withdrawal afterwards.	Waived for the 1st year, \$300 after the 1st year.	Standard Variable Interest.

The following savings vehicles are approved by CharlotteSaves and are available to everyone:

US Savings Bonds

	Minimum Investment	Interest
US Savings Bonds (Can purchase at any Bank, through payroll deduction, or checking or savings deduction)		
EE Bond	\$25	TBD
I Bonds	\$50	TBD

* Proper ID and verifications required to open accounts. **All Saving Products have limitations on withdrawal activity**; penalty fees may be incurred if withdrawal activity exceeds product guidelines. **Ask your financial institution’s representative for details.**