



ACCESS NATIONAL BANK
The Difference is Access.



Middleburg Bank
A Division of Access National Bank

COMPARE OUR PERSONAL SAVINGS ACCOUNTS

| Account Type | Relationship Personal Money Market ¹ | Personal Money Market ¹ | Personal Savings ² | IRA | Certificates of Deposit ³ | CDARS ⁴ |
|---|--|--|---|--|--|---|
| Best If You Want... | An account that rewards you for your banking relationship by earning a premium money market yield. | This money market account does not require a checking account to earn a competitive yield. | Earn a competitive yield on funds set aside for future projects or major purchases. | Earn a competitive yield on your retirement funds in a money market account or certificates of deposit. Traditional, Roth, and Sep IRAs are available. | Earn a competitive yield on a variety of certificate of deposit terms. Interest is credited monthly. | Deposits are eligible for multi-million dollar FDIC insurance coverage with a variety of rates and terms. |
| Minimum Opening Deposit | \$1,000 | \$1,000 | \$500 | \$1,000 | \$10,000 | \$250,000 |
| Average Daily Balance to Avoid Monthly Fee | \$3,500 | \$3,500 | \$500 | N/A | N/A | N/A |
| Balance Earns Interest | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Penalty for Early Withdrawal | | | | ✓ | ✓ | ✓ |
| Maximum Monthly Withdrawals to Avoid Fee | 6 | 6 | 6 | | | |
| Checking Account Required | ✓ | | | | | ✓ |
| FREE AccessConnect Online Banking and Mobile Banking | ✓ | ✓ | ✓ | ✓ | ✓ | |
| Fee-FREE Overdraft prevention Sweep to Linked Checking Account | ✓ | ✓ | ✓ | | | |

1. Transfers to another account or to third parties by pre-authorized, automatic or telephone transfer are limited to six (6) per statement cycle with no more than three (3) by check, draft, debit card or similar order to third parties. An additional withdrawal fee of \$10 will be charged for each transaction in excess of the above limitations.
2. Unlimited in person or ATM withdrawals. Online transfers from a savings account are limited to 3 per statement cycle. A \$10.00 fee for each transfer over this limit will be incurred.
3. Partial withdrawals of principal are allowed. Amount withdrawn subject to the following penalties: 30 Day up to 1-Year: Three (3) months interest whether earned or not at nominal (simple) interest rate. Over 1 - Year: Six (6) months interest whether earned or not at the nominal (simple) interest rate.
4. CDs issued through CDARS function like traditional CDs in that they have designated maturities and are subject to early withdrawal penalties.