

## A GOOD SAVINGS PLAN GOES A LONG WAY.

A savings program is an integral part of any smart financial plan. At Anchor, we offer a variety of savings account options to help you plan for the future, reach your goals and simply save a little more of your hard-earned money.

### Statement Savings Accounts

Whether you're saving for a specific goal or just setting something aside, we've got savings account options to help you do it with a minimum initial \$100 deposit. Our savings accounts offer great features like:

- FDIC Insurance up to \$250,000 per account ownership type
- 24-hour Telephone account inquiry at 800.562.9744
- Online banking access

### Youth Savings

Young savers, up to age 18, can earn interest with a balance of just \$5 with no monthly maintenance fee.

### Certificates of Deposit

Certificates of Deposit (CDs) are a great way to grow your savings. They pay a predetermined interest rate for a specific period of time\* and offer higher returns for the money you put in. We offer a variety of CD options with either fixed or variable rates and flexible terms. See our website for specific rates and details.

\*Significant penalties for early withdrawal apply.

### Individual Retirement Accounts

It's never too early—or too late—to start planning for your retirement. At Anchor, we offer two types of retirement accounts, Traditional and Roth, to help your retirement goals—both with a fixed or variable rate option. We even offer a special Growth IRA for those who got a late start on their retirement savings. See our website for specific rates and details.

### Money Market Accounts

If you're looking to get more for the money you save, our Premier Money Market account is a great option. It requires a higher minimum balance but offers a higher interest rate. See our website for specific rates and details.

### Health Savings Account (HSA)

Save for unexpected medical expenses with a specially focused Health Savings Account. It's a good option for individuals whose sole health insurance is an HSA-qualified high deductible health plan (HDHP) and comes with favorable tax advantages. For additional information you should refer to the IRS Publication 969 or consult your tax professional.

Make meaningful progress on your savings goals.