



## SAVINGS ACCOUNTS

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Our savings accounts offer a convenient way to save for your future. Bank of Botetourt offers competitive interest rates while you watch your savings grow.

### PERSONAL SAVINGS

- A competitive interest rate is offered on your savings account.
- No average balance requirement.
- Interest paid on balances of \$100.00 and above.
- Unlimited teller-line withdrawals and ATM withdrawals.
- Make up to six pre-authorized transfers per month at no charge.\*

### CLUB SAVINGS

This savings account is designed to help you meet individual goals which you tailor to meet your needs. Take advantage of this account to save for holiday gifts, vacations, or special purchases.

- Make up to six pre-authorized transfers per month at no charge.\*

### CHILDREN'S SAVINGS

Our Kids\$ave account allows children (under 18) and their parents or guardians to save for their future. This account helps young people to understand the value of saving money and teaches them how earning interest can increase their savings.

- No average balance requirement.
- Children will earn interest on every dollar deposited.
- Make up to six pre-authorized transfers per month at no charge.\*
- Children can select their own savings register book from an assortment of fun kids' designs.
- Get a zippered change pouch and a Kids\$ave gift FREE with every new Kids\$ave account opened.

\* Federal Banking Regulations limit the number of pre-authorized transfers\*\* to six per month. Exceeding these limitations will prompt a \$1.00 service charge per transaction over the six allowable transfers.

\*\* Pre-authorized transfers include the following types of transactions: telephone transfers, internet transactions such as Bill Pay and PayPal, overdraft protection transfers, and automatic transfers.