

## SIMPLE SAVINGS

No Minimum Balance to open account  
**\$5 Monthly Service Charge** waived when you:

- Maintain a minimum balance of \$500 per month
- OR maintain \$25,000+ combined relationship banking balances\*\*

### Transaction Information

- You may make up to ten (10) withdrawals or transfers per statement cycle.
- Excess withdrawal fee: \$6 per withdrawal exceeding 10

### Tiered Interest

- Earn tiered interest on balances \$1,000 or greater
- Tiered interest rates based on balance

### Statement Information

- eStatements provided at no additional cost. Online banking enrollment is required to receive electronic statements
- Paper statements are available for \$3.00/month (waived for customers ages 62 or older)

## NEXT SAVINGS

No Minimum Balance to open account  
No Monthly Service Charge

### Account Eligibility

- Available to customers age 24 or younger
- Applicants under age 18 require a parent or guardian on account

### Transaction Information

- No limits on the number of withdrawals or transfers for this account and no excessive transaction fees apply.

### Earned Interest

- Interest is earned on the entire balance.

### Statement Information

- eStatements or Paper Statements without images provided at no additional cost. Online banking enrollment is required to receive electronic statements

\*At Age 25 account will be automatically changed to Simple Savings

## SMART MONEY MARKET

No Minimum Balance to open account  
**\$15 monthly service charge** waived when you:

- Maintain a minimum balance of \$1,000 per month
- OR maintain \$25,000+ in combined relationship banking balances\*\*

### Transaction Information

- You may make up to ten (10) withdrawals or transfers per statement cycle.
- Excess withdrawal fee: \$6 per withdrawal exceeding 10

### Statement Information

- eStatements provided at no additional cost. Online banking enrollment is required to receive electronic statements
- Paper statements are available for \$3.00/month

### Tiered Interest Rates

Below \$1,000.00 - No Interest  
Tier 1 - \$1,000.00 to \$24,499.99  
Tier 2 - \$25,000.00 to \$99,999.99  
Tier 3 - \$100,000.00 to \$999,999.99  
Tier 4 - \$1,000,000.00 to \$4,999,999.99  
Tier 5 - \$5,000,000.00+

\*\*Relationship Banking refers to your total sum of balances with Mountain Valley Bank. Some exclusions may apply.



A Platte Valley Company

Mountain  
Valley Bank  
MEMBER FDIC

SAVINGS  
ACCOUNTS