


Emerald & Easy Savings

Vehicle to promote savings for emergencies

- FDIC insured
- Pays a competitive interest rate
- \$300 minimum initial investment or \$25 monthly reoccurring direct deposit
- No setup fee, no maintenance fee
- Free online account access & IVR account information
- Quarterly statements (monthly if EFT transactions)
- More than 115k accounts opened
 - Balances totaling more than \$16 million
 - Average account size of about \$150




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Emerald Advance

Small dollar line of credit that can be accessed year-round

- Designed utilizing the FDIC Small Dollar Loan Program Guidelines
- APR options ranging from 9% to 36%
 - Lower APR if secured with an Emerald savings account
 - 36% APR unsecured with payroll direct deposit
 - Credit lines ranging from \$350 to \$1000
- No advance fees, \$45 flat annual fee
- Minimum monthly payment required with annual pay-down
 - Encourage responsible use of credit
- Access line through Emerald Card
- Free online account access and IVR information
- Approved over 1.8 million lines of credit
- Awarded the FDIC Alliance for Economic Inclusion Star Award in April 2009




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Easy IRA & Savings Bonds

Convenient and safe alternatives for clients to save toward their financial goals

- Easy IRA – for clients with longer term savings goals
 - No account setup fee
 - No annual maintenance fee
 - Low minimum investment of \$300
 - Competitive interest rate
 - May benefit from additional credits (Savers Credit) or reduced taxable income
 - Servicing over 392k IRA accounts for clients
 - Clients now saving over \$384 million towards retirement
 - Average account about \$1000
- US Savings Bonds – convenient free service provided to clients
 - Offer clients ability to use part of their tax refund to purchase bonds
 - 2,793 clients have purchased bonds through the program in the past two years
 - 4,662 bonds sold totaling \$580,800



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