

Savings Plus Account

When you take advantage of any of our great checking accounts, you get access to our high yield Savings Plus account that helps maximize your savings. This account earns a higher dividend rate than our regular Savings account and it provides the flexibility to earn a great dividend rate on the disclosed annual percentage yield without locking up your funds. It's a steady and secure way to grow your savings with the peace of mind that your funds are federally insured up to \$250,000.

Higher earnings on a Savings Plus account are paid monthly on balances up to \$5,000, and there are no monthly service fees or minimums. Combined with automatic ways to save and our top-rated money management app, the Savings Plus account allows you to grow your savings faster with a higher rate without the risk.

Details

Requirements	Active checking account. Member may be primary member on one Savings Plus account. Limited to consumer accounts only.
Minimum Opening Deposit	\$0.00
Minimum Balance Requirement	\$0.00
Dividends Paid	Deposits of \$0.01 to \$5,000.00 will earn dividends at a higher rate than a standard share savings account. Balances of \$5,000.01 or more will earn dividends at the standard share savings account rate.
Dividend Period	Monthly
Dividend Calculation	Dividends calculated from date-of-deposit to date-of-withdrawal
Compounding and Crediting	Dividends will be compounded daily and will be credited monthly
Deposits & Withdrawals	Unlimited deposits and in-branch or ATM withdrawals
Overdraft Protection Transfers	Limits apply - See Electronic Transfer Limit
Electronic Transfer Limit	Only six (6) transactions allowed per month via debit card, ACH, overdraft protection, or by phone with a team member. Unlimited withdrawals or transfers permissible via online banking, mobile banking, automated telephone, ATM or branch.
Available Services	<ul style="list-style-type: none">▪ Direct Deposit and Payroll Deduction▪ Mobile, online and telephone banking▪ Bill Pay with access to P2P▪ Notary Services▪ Electronic statements and notices
Federally Insured by NCUA	Funds insured by NCUA. Combined total of accounts for the primary member will be insured up to \$250,000.

Get Started

New members are required to open a [Share Savings Account](#) to establish membership and a [Checking account](#) to gain access to the Savings Plus Account.

You may open your accounts:

- ✓ Online at [AdditionFi.com/Apply](#)
- ✓ By calling [800-771-9411](#)
- ✓ Visiting your nearest branch by scheduling an appointment online at [AdditionFi.com/Appointment](#)