



## One Size Does Not Fit All

Offering a variety of products to a variety of savers.

Product Feature	CollegeSure CD <sup>®</sup>	InvestorSure CD <sup>®</sup>	Fixed Rate CD	Honors Savings Account
<b>Good When:</b>	The investor wants returns tied to the rate of college inflation.	The investor wants returns indexed to the performance of the S&P 500 without risking their principal.	The investor wants a fixed rate return.	The investor wants their assets to remain liquid for use in less than a year and returns are offered at a competitive variable rate.
<b>Term:</b>	1 through 22 Year(s)	5-Years (only)	1- and 3-Year	None
<b>Opening Minimum Balance:<sup>1</sup></b>	\$250	\$250	\$250	\$250
<b>Benefits:</b>	Earnings tied to the rate of college inflation; and entitled to federal, estate, gifting and/or state tax benefits.	Earnings tied to the S&P 500; and entitled to federal, estate, gifting and/or state tax benefits.	Predictable rate of return; and entitled to federal, estate, gifting and/or state tax benefits.	Assets remain liquid; and entitled to federal, estate, gifting and/or state tax benefits.
<b>Early Withdrawal Fee:</b>	Yes	Yes	Yes	No
<b>Additional Deposits:<sup>2</sup></b>	Yes	Yes	Yes	Yes
<b>FDIC Insured:<sup>3</sup></b>	Yes	Yes	Yes	Yes
<b>Online Banking Access:</b>	Yes	Yes	Yes	Yes
<b>Asset-based, Enrollment, and Maintenance Fees:<sup>4</sup></b>	No	No	No	No

Dedicated Sales and Customer Service Representatives: **1.800.888.2723**

[www.collegesavings.com](http://www.collegesavings.com) | Monday-Friday | 9 a.m. - 8 p.m. ET

*Please refer to the CollegeSure CD<sup>®</sup>, InvestorSure CD<sup>®</sup>, Fixed Rate CD and Honors Savings Account Terms and Conditions for more complete product information.*

1. You may contribute a minimum of \$25 per month as a direct deposit, or per pay period using payroll deduction. Contributions are held in an Accumulator Account until the balance in the Account reaches \$250, which is then used to purchase the designated CD product.
2. Additional contributions may not be made to existing CDs, but may be made into an existing Account to purchase new CDs offered by College Savings Bank.
3. The Federal Deposit Insurance Corporation (FDIC) generally insures, with respect to each FDIC-insured institution, deposit accounts held in the same right and capacity up to the maximum amount set by federal law, currently \$250,000. An account owner's interest in the insurable balance is insured by the FDIC on a pass-through basis, together with any other deposit accounts the account owner holds at College Savings Bank, up to the maximum amount. FDIC deposit insurance is backed by the full faith and credit of the U.S. Government.
4. Certain transaction fees may apply. Please refer to the Product Terms and Conditions and/or Program Disclosure Statement for more complete information.