

## 1. Banking Contract for Student Savings Account

**Contract Reference: STUDENT-2024-SAVINGS**

**Parties:**

This agreement is entered into between **[Bank Name]**, hereafter referred to as "the Bank," and **[Customer Name]**, hereafter referred to as "the Account Holder."

**Eligibility:**

- Age: 16 to 25 years.
- Proof of active enrollment in an educational institution.

**Account Features:**

- No monthly maintenance fees.
- Minimum balance: \$0.
- Interest rate: 1.5% per annum.
- Free online banking and mobile app access.

**Terms and Conditions:**

1. **Deposits and Withdrawals:** Unlimited deposits allowed. Withdrawals limited to 5 per month without fees; \$2 fee for additional withdrawals.
2. **Overdraft Protection:** Optional; fees apply if activated.
3. **Account Closure:** The Bank reserves the right to close accounts with no activity for 12 consecutive months.

**Effective Date:** [Start Date]

**Signatures:**

Bank Representative: \_\_\_\_\_

Account Holder: \_\_\_\_\_

## 2. Banking Contract for Young Professional Savings Account

**Contract Reference: YPRO-2024-SAVINGS**

**Parties:**

This agreement is entered into between **[Bank Name]** and **[Customer Name]**, referred to as "the Account Holder."

**Eligibility:**

- Age: 21 to 35 years.
- Proof of employment or self-employment.

**Account Features:**

- Monthly maintenance fee: \$5 (waived for balances above \$1,000).
- Minimum balance: \$500.
- Interest rate: 2.0% per annum.
- Access to financial advisory sessions (2 sessions per year, free).

**Terms and Conditions:**

1. **Account Activity:** At least one deposit per month is required to maintain the account.
2. **Fees:** NSF (Non-Sufficient Funds) fee of \$30 per incident.
3. **Rewards:** Eligible for quarterly cashback based on average monthly balance.

**Effective Date:** [Start Date]

**Signatures:**

Bank Representative: \_\_\_\_\_

Account Holder: \_\_\_\_\_

**3. Banking Contract for Retirement Savings Account**

**Contract Reference:** RETIRE-2024-SAVINGS

**Parties:**

This agreement is entered into between **[Bank Name]** and **[Customer Name]**, hereafter referred to as "the Account Holder."

**Eligibility:**

- Age: 55 years or older.
- Proof of retirement or semi-retirement.

**Account Features:**

- No monthly maintenance fees.
- Minimum balance: \$1,000.
- Interest rate: 3.5% per annum.
- Free access to estate planning seminars (once per year).

**Terms and Conditions:**

1. **Withdrawals:** Penalty-free withdrawals allowed for the first 3 transactions each quarter. A \$10 fee applies for additional withdrawals.

2. **Tax Considerations:** Account Holder is responsible for reporting any interest earned as per tax regulations.
3. **Beneficiaries:** Designation of up to 3 beneficiaries is allowed; changes require written notice.

**Effective Date:** [Start Date]

**Signatures:**

Bank Representative: \_\_\_\_\_

Account Holder: \_\_\_\_\_