

1. Travel Savings Account

Eligibility:

- **Available to anyone who demonstrates frequent travel activity. Proof required, such as a valid loyalty program membership (e.g., airline or hotel), or a history of flight bookings, for at least the past 12 months.**
- **No age restrictions, but users must be actively traveling.**

Features:

- **Interest Rate: 1.2% annual, compounded quarterly.**
- **Deposit Bonuses:**
 - **Accumulate 1 travel mile for every \$10 saved.**
 - **Special bonuses for large deposits (e.g., 2 miles for every \$10 over \$5,000 saved).**
- **Rewards:**
 - **Travelers can exchange accumulated miles for flight upgrades, discounts on hotel bookings, or vacation packages.**
 - **Loyalty partners with various airlines and hotel chains provide additional discounts for account holders.**
- **Fees:**
 - **No account fees if the balance is maintained above \$500.**
 - **A \$2/month fee applies for balances below \$500.**
 - **International transactions are free, but currency conversion may apply based on the bank's rates.**
- **Withdrawal Limits:**
 - **Unlimited withdrawals; however, travel-related purchases (e.g., flights, hotels) have no withdrawal fee.**
 - **Withdrawals for non-travel purposes incur a \$5 fee for each transaction after the first five per year.**

Additional Benefits:

- **Annual Travel Insurance:**
Account holders are eligible for complimentary travel insurance that covers lost luggage, delayed flights, and accidents (maximum coverage limit applies).

- **Travel Alerts:**
Receive notifications about exclusive travel offers from partnered airlines, hotels, and travel agencies.
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2. Gaming Savings Account

Eligibility:

- **Open to anyone, but with proof of active participation in gaming (e.g., purchase history for gaming consoles, subscription receipts for gaming services like PlayStation Plus, Xbox Game Pass, etc.).**
- **Age Requirement: No age restriction but must show proof of gaming activity in the last 6 months.**

Features:

- **Interest Rate: 1.5% annual, compounded monthly.**
- **Rewards:**
 - **Game Points: Earn points for every \$10 saved, redeemable for discounts at online gaming stores (e.g., Steam, Epic Games, or PlayStation Store).**
 - **Special in-game rewards available for select gaming titles, such as free skins, characters, or in-game currency.**
- **Fees:**
 - **\$3/month maintenance fee if the account balance falls below \$200.**
 - **No fee for purchases related to games, gaming accessories, or gaming subscriptions.**
- **Deposit Bonuses:**
 - **A special bonus for signing up: earn an additional 500 points for the first \$500 saved.**
 - **Refer a friend and get 5% bonus points on their first month's deposit.**
- **Withdrawal Limits:**
 - **Unlimited withdrawals for gaming-related transactions (such as purchasing games or gaming consoles).**
 - **Withdrawals for non-gaming purposes are subject to a \$3 fee per transaction after the first three per year.**

Additional Benefits:

- **Exclusive Game Offers:**
Account holders will receive early access to pre-orders, exclusive in-game content, or discounts on future game releases.
 - **Gamers' Community Access:**
Enjoy exclusive access to an online community of gamers, including forums, live events, and beta testing opportunities for upcoming games.
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3. Emergency Fund Savings Account

Eligibility:

- Available to all customers, no age or employment restrictions.
- Designed for customers looking to set aside funds specifically for emergencies. Proof of intention to use the account as an emergency fund (e.g., an initial deposit declaration form) required at the time of account opening.

Features:

- **Interest Rate:** 2.5% annual, compounded monthly.
- **Deposit Bonuses:**
 - Account holders who maintain a balance over \$3,000 for 6 consecutive months will receive a 0.5% bonus on the total balance, paid quarterly.
 - Bonus savings for depositing larger sums in one go (e.g., deposit \$10,000 and earn an extra \$100 in interest after 3 months).
- **No Monthly Fees:**
 - No maintenance fees are charged as long as the balance remains above \$500.
 - Fees are applied only if withdrawals exceed the allowable limit in a year.
- **Withdrawal Limits:**
 - Three free withdrawals per year.
 - Any withdrawals beyond this limit incur a \$5 fee per transaction.
- **Accessibility:**
 - The account allows both online and in-person transactions without restrictions.
 - 24/7 access via online banking and mobile app for emergency transfers.

Additional Benefits:

- **Emergency Alerts:**

- **Account holders will receive alerts when their balance is below a predefined emergency threshold.**
- **Emergency Financial Support:**
 - **Access to financial advisory services when needing to use the emergency fund.**
 - **If funds are accessed for emergencies, a temporary reduction in the withdrawal fee is applied for future use.**
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