

Savings & Tax Advantaged Account

SOLUTIONS

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Savings & Tax-Advantaged Account SOLUTIONS

SAVINGS ACCOUNTS

According to the U.S. Commerce Department, Americans save less than 1% of their earnings annually. (December 2005)

Savings starts with the first deposit, and at Northeast we make it easy. Whatever your needs—a new car or RV, dream vacation, new home, emergency fund, education, retirement, or just good financial health—they are all great reasons to start a savings plan today. And, our savings products are designed to fit into your plan—to achieve personal financial freedom.

Regular Savings

Track your progress monthly with a Statement Savings Account, and enjoy ATM access, too! Our Youth Saver has no fees and is offered to young people under the age of 18 to help start good savings habits early. Passbooks are still available, too, to watch your money grow.

Certificates of Deposit

Make your money work for you! Certificates of Deposit (CDs) earn higher interest rates and are fixed according to the term of the CD. Fixed and variable rates are available to help you manage your earnings. You tell us how long you have—from 30 days up to 5 years and beyond—and we'll tailor a CD to meet your schedule.

Club Accounts

What you don't see, you don't miss! Christmas Clubs and All-Purpose Clubs can help you start saving with a fixed payment plan. The amounts are up to you. Payments can be made with a coupon book, but better yet, take advantage of automatic withdrawal from your checking account.

Money Market Accounts¹

Enjoy the best of both worlds: higher interest rates than a traditional savings account, plus check writing ability!

TAX-ADVANTAGED ACCOUNTS

Individual Retirement Accounts (IRAs)

Whether you need a Regular, Spousal, Roth or SEP account, Northeast has the options available for your retirement. And if you're not sure which is best for you, our experts in Retirement Planning can help.

Health Savings Accounts (HSAs)¹

Beat the high cost of health care by starting a Health Savings Account to help cover future medical expenses. Health Savings Accounts are money market accounts designed to help people with qualifying high-deductible health plans pay for out-of-pocket medical costs.

Coverdell Education Savings Accounts (CESAs)²

A CESA is a non-deductible account which features tax-free distributions, provided that the funds are used for educational purposes. And, anyone can contribute to a CESA.

529 Savings Plans²

Another way to save for your family's future education needs, 529 Savings Plans are designed to help you get unsurpassed income-tax breaks. Your investment grows tax-deferred, and distributions to pay for the beneficiary's college costs are federally tax-free.

Notes:

¹ Restrictions may apply.

² As with any tax and retirement investment accounts and plans, speak with a qualified Financial Consultant for full details.

³ Securities are: Not a Deposit – Not FDIC Insured – Not Insured By Any Federal Government Agency – No Bank Guarantee – May Lose Value.

Through our investment division, Northeast Financial³, you have access to our team of fully licensed financial experts. Our Financial Consultants are registered representatives of/and offer securities and advisory services through Commonwealth Financial Network, member NASD/SIPC. A Registered Investment Advisor.

With us, it's personal—that's why our savings, money market and tax-advantaged accounts are far from ordinary, with your unique needs in mind. Ask today for more information and get started on your road to financial success.