

**Opening Eligibility:** To open this account, you must be 18 years of age and deposit at least \$2,500.00.

**Monthly Fee Schedule:** NO Monthly Maintenance Fee will be assessed if your Monthly Statements Daily Minimum Ledger Balance is \$2,500.00 or more. A Monthly Maintenance Fee of \$15.00 will be deducted if your Monthly Statements Daily Minimum Ledger Balance is under \$2,500.00. You may make six (6) Withdrawals to Third parties each Monthly Statement Period, each subsequent Withdrawal is subject to a \$15.00 fee. You may deposit forty (40) checks each Monthly Statement Period, each subsequent check deposited is subject to a \$0.25 cent fee.

**Please refer to the Customer Accommodation Service Fee Schedule** for other fees that may affect your account.

**Rate Information:**

<u>Daily Minimum Collected Balance</u>	<u>Interest Rate</u>	<u>Annual Percentage Yield</u>
\$0.00 to \$2,499.99	_____ %	_____ %
\$2,500.00 to \$24,999.99	_____ %	_____ %
\$25,000.00 to \$49,999.99	_____ %	_____ %
\$50,000.00 to \$99,999.99	_____ %	_____ %
\$100,000.00 to \$249,999.99	_____ %	_____ %
\$250,000.00 to \$499,999.99	_____ %	_____ %
\$500,000.00 to \$999,999.99	_____ %	_____ %
\$1,000,000.00 and over	_____ %	_____ %

If your Daily Minimum Collected Balance is under \$2,500.00, NO interest will be earned for that day. You must maintain a Daily Minimum Collected Balance of \$2,500.00 in the account each day to obtain the disclosed Annual Percentage Yields. This is a Variable Rate Account. Your Interest Rate and Annual Percentage Yield may change. At our discretion, we may change the Interest Rate for your account at any time.

**Early Closing Fee:** If the account is closed within three (3) months from its opening date, an Early Closing fee of \$10.00 will be assessed.

**Balance Computation Method:** We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the Collected Balance in your account each day.

**Accrual of Interest on Non-Cash Deposits:** Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

**Compounding and Crediting:** Interest will be accrued every day, compounded monthly and credited to your account on your Monthly Statement Date (normally the 17th of each month). If you close your account before the accrued interest has been credited, you will not receive the accrued interest.

**Transaction Limitations:** We reserve the right to require seven (7) calendar days advance written notice before allowing a withdrawal from this account. Checks/Withdrawals are subject to our Check Clearing Policy. No checks of any kind are cashed for Non-customers.

**Complementary Services:**

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|------------------------|--------------------------------|---------------------------------|
| Online Banking         | Online Bill Pay                | Mobile Card Management          |
| Mobile Banking         | eStatements & Paper Statements | Mobile Alerts                   |
| Mobile Banking Deposit | Debit Mastercard               | MoneyPass - surcharge free ATMs |