

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 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).

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:

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