

Opening Eligibility: To open this account, you must be 18 years of age and deposit at least \$1,000.00.

Interest:

This is a Variable Rate account, we may change the Interest Rate at any time. If your daily Ledger Balance is under \$1,000.00, no interest will be accrued for that day. If you close your account before the accrued interest has been credited, you will not receive the accrued interest. Interest is accrued daily (actual days) if your daily Minimum Ledger Balance is \$1,000.00 or more, the Interest Rate paid on the entire Ledger Balance in your account will be determined by your accounts' daily Ledger Balance as listed below.

<u>Daily Ledger Balance</u>	<u>Interest Rate</u>	<u>Annual Percentage Yield</u>
\$0.00 to \$999.99	_____ %	_____ %
\$1,000.00 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	_____ %	_____ %

Charges:

Monthly Maintenance Fee (Minimum Daily Balance <\$1,000.00)	_____	\$15.00
Checks/Items Deposited Over 40 (each)	_____	\$0.25
Third Party Withdrawals Over 6 (each)	_____	\$15.00
Negative Collected Balance Usage Fee	_____	Prime Rate Plus 2%

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.

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

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

Notice: Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

Complimentary Services

Online Banking	
Mobile Banking	eStatements & Paper Statements
Mobile Banking Deposit	Mobile Alerts