

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

**Interest**

Interest Rate \_\_\_\_\_ %                      Annual Percentage Yield \_\_\_\_\_ %

This is a Variable Rate account, we may change the Interest Rate at any time.

Interest is accrued daily (actual days) and paid on the last business day of the Interest Quarter. Our Interest Quarters are: December 01 to February 28; March 01 to May 31; June 01 to August 31 and September 01 to November 30.

If your Daily Ledger Balance is under \$1,000.00, no interest will be accrued for that day. If your Daily Ledger Balance is \$1,000.00 or more, interest is accrued on the entire Ledger Balance.

If you close your account before the accrued interest has been credited, you will not receive the accrued interest.

**Charges**

A Monthly Maintenance Fee of \$10.00 will be assessed if a Calendar Month's Average Ledger Balance is under \$1,000.00. You may make three (3) Withdrawals each Calendar Month, each subsequent Withdrawal is \$3.00.

**Early Closing Fee:** If the account is close within six (6) months from its opening date, an Early Closing fee of \$10.00 will be assessed.

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

You will receive a periodic monthly statement showing all monetary transactions that have occurred.

**Transaction Limitation:** A.C.H. and P.O.S. Debit transactions are not allowed for this account. Withdrawals are subject to our Funds Availability Policy. We reserve the right to require thirty (30) calendar days advance written notice before allowing a withdrawal from this account.

**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	Online Bill Pay
Mobile Banking	eStatements & Paper Statements
Mobile Banking Deposit	Mobile Alerts
ATM Card	MoneyPass - surcharge free ATMs