

## **MONEY MANAGEMENT ACCOUNT (PERSONAL)**

**Rate Information** - You will be paid the disclosed interest rate for at least 30 calendar days. We will never decrease this rate unless we first give you at least 30 days notice in writing.

**Compounding and crediting frequency** - Interest will not be compounded. Interest will be credited to your account every month.

**Effect of closing an account** - If you close your account before interest is credited, you will receive the accrued interest.

**Minimum balance to open the account** - You must deposit \$2,500.00 to open this account.

**Minimum balance to avoid imposition of fees** - A service fee of \$15.00 will be imposed every statement cycle if the balance in the account falls below \$2,500.00 any day of the cycle.

**Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

**Daily 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 principal in the account each day.

**Accrual of interest on noncash deposits** - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**Transaction limitations:**

Transfers from a Money Management account to another account or to third parties by preauthorized, automatic, or telephone transfer are limited to three per statement cycle with no more than three by check, debit card, or similar order to third parties. In addition, you may make no more than three in-person withdrawals from your account per month, and the minimum amount you can withdraw is \$300.00 per withdrawal.

**Fees:**

A per item fee of \$10.00 will be charged for each transaction in excess of three during a monthly statement cycle.

## **MONEY MANAGEMENT ACCOUNT (COMMERCIAL)**

This account is not a consumer account to which Truth in Savings applies.

**Rate Information** - You will be paid the disclosed interest rate for at least 30 calendar days. We will never decrease this rate unless we first give you at least 30 days notice in writing.

**Compounding and crediting frequency** - Interest will not be compounded. Interest will be credited to your account every month.

**Effect of closing an account** - If you close your account before interest is credited, you will receive the accrued interest.

**Minimum balance to open the account** - You must deposit \$5,000.00 to open this account.

**Minimum balance to avoid imposition of fees** - A service fee of \$15.00 will be imposed every statement cycle if the balance in the account falls below \$5,000.00 any day of the cycle.

**Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum balance of \$5,000.00 in the account each day to obtain the disclosed annual percentage yield.

**Daily 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 principal in the account each day.

**Accrual of interest on noncash deposits** - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**Transaction limitations:**

You may make no more than three withdrawals from your account each monthly statement cycle. The minimum amount you can withdraw is \$300.00 per withdrawal.

**Fees:**

A per item fee of \$10.00 will be charged for each transaction in excess of three during a monthly statement cycle.

## SAVINGS ACCOUNT

**Rate Information** - You will be paid the disclosed interest rate for at least 30 calendar days. We will never decrease this rate unless we first give you at least 30 days notice in writing.

**Compounding and crediting frequency** - Interest will not be compounded. Interest will be credited to your account every quarter.

**Minimum balance to open the account** - You must deposit \$100.00 to open this account.

**Minimum balance to avoid imposition of fees** - A service fee of \$1.00 will be imposed every statement cycle if the balance in the account falls below \$100.00 any day of the cycle.

**Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.

**Daily 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 principal in the account each day.

**Accrual of interest on noncash deposits** - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**Transaction limitations:**

Transfers from a Savings account to another account or to third parties by preauthorized, automatic, or telephone transfer are limited to three per month with no more than three by debit card or similar order to third parties.

**Fees:**

A per item fee of \$2.00 will be charged for each withdrawal in excess of one during a monthly cycle.

## JUNIOR SAVINGS ACCOUNT

**Rate Information** - You will be paid the disclosed interest rate for at least 30 calendar days. We will never decrease this rate unless we first give you at least 30 days notice in writing.

**Compounding and crediting frequency** - Interest will not be compounded. Interest will be credited to your account every quarter.

**Minimum balance to open the account** - You must deposit \$1.00 to open this account.

**Daily 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 principal in the account each day.

**Accrual of interest on noncash deposits** - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**Transaction limitations:**

Withdrawals from a Junior Savings account to another account or to third parties by preauthorized, automatic, or telephone transfer are limited to one per month.

**Fees:**

A per item fee of \$2.00 will be charged for each withdrawal in excess of one during a monthly statement cycle.