



Variable Rate

The interest rate and annual percentage yield for this account depend on the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Daily Balance	Interest Rate	Annual Percentage Yield
Up to \$4,999.99	0.03%	0.03%
\$5,000.00 and up	0.05%	0.05%

Determination of Rate

At our discretion, we may change the interest rate on your account.

Frequency of Rate Change

We may change the interest rate on your account at any time.

Compounding and Crediting

Frequency - The interest on this account is compounded monthly and paid monthly.

Effect of closing an account - If you close your account before interest is posted; you will not receive the accrued interest.

Minimum Balance Requirements

You must deposit at least \$25.00 to open this account

A service charge of \$7.50 will be imposed for every statement cycle if the account does not receive Direct Deposit ACH OR the average daily balance for the statement cycle falls below \$1,000.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Balance Computation Method

Daily Balance 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)

Fees

See the Services and Fee Schedule for additional fees that may be assessed against your account.

Additional Terms

Account is subject to approval.

A statement cycle is defined as a calendar month unless the last day of the month falls on a non-business day. In this instance, the cycle will end on the last business day of the month and the next cycle will include the remaining days of the month.

If the account becomes inactive with a balance of zero or below due to inactive, service or bad address fees, the account will be automatically closed

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