



Variable Rate

The interest rate for your account is 0.05% with an annual percentage yield of 0.05%. Your interest rate and annual percentage yield may change.

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.

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

Electronic Statements: No charge; Paper Statements: \$3.00 fee

Transfer Fee: \$25.00 transfer fee will be assessed when transferring funds to another institution.

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

Additional Terms

Account is subject to approval. One account per primary Tax ID number.

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 fees, the account will be automatically closed. Member FDIC.