



Minimum Balance Requirements

You must deposit at least \$3,000.00 to open this account

Fees

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

ATM withdrawal fee of \$2.00 for each ATM withdrawal that posts and settle to your account. The first five ATM withdrawals that post and settle per statement cycle are free. Fees may be assessed by ATM owner/operator.

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

Transaction Limitations

You may not make ATM deposits into your account at any time.

Earnings Credit

At our discretion, we may change the earnings credit on your account at any time.

The earnings credit will be used to offset specified account fees.

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

VISA charges an International Service Assessment (ISA) Fee on all international transactions. This fee will be passed onto you, as an International Transaction Fee. Transactions completed with your VISA card will be subject to an International Transaction Fee of 1.00% when there is a currency conversion. If there is no currency conversion (the transaction is completed in the same currency as your country as cardholder), the International Transaction Fee will be 0.80% of the transaction amount.

Business Debit/ATM Card Limits: \$4,500 for signature based transactions pending at one time, \$520 pin based transactions per day
Member FDIC