

COMMUNITY BANK

Club Checking

Information Effective

13-Apr-18

Following is important information regarding this account.

Rate Information

- *The interest rate for your account is **0.20%**
- *The Annual Percentage Yield is **0.20%**
- *Your Interest Rate and Annual Percentage Yield may change. At our discretion, we may change the Interest Rate for your account at any time.

Minimum Balance Requirements

- *You must deposit \$50.00 to open this account.

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 collected balance in the account each day.

Compounding and Crediting

- *Interest for your account will be compounded and credited to your account monthly on the scheduled statement cycle date.
- *Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Non Cash Deposits

- *Balance calculations begin on the business day you deposit noncash items (for example checks).

Account Fees

- *A minimum balance service fee of \$15.00 will be imposed every statement cycle, if at any time during the statement cycle the combined balances fall below \$25,000.00. For the purpose of computing the daily balance available to avoid the service fee, we will consider any combination of daily ledger balances in all qualifying checking, Interest Checking, money market and savings accounts, as well as the face amounts of any certificates of deposit, including IRA's, together with the principal balances of all qualifying loan accounts.
- *Interest is forfeited when the account is closed or converted to another account type.
- *Additional charges and fees may apply to this account. For additional fees regarding your account please refer to the current schedule of fees.

Now you can reach us at your convenience, whenever you need additional information. Just call us at 1-888-223-8099

Look for us on the WEB at <http://www.communitybank.tv>