

ACCOUNT TERMS	Minimum Deposit to Open Account	<b>\$5,000</b>
	Transaction Limitations	You may make no more that <b>Six (6)</b> preauthorized withdrawals, automatic or telephone transfers, checks, drafts, or debit card transactions from your account per month or statement cycle. Transfers and withdrawals made in person, by mail, or at an ATM are <b>UNLIMITED</b> .
	Deposit limitations	There are <b>No</b> Deposit Limitations associated with this account.
	Account Opening Prerequisite	A <b>Club Checking</b> account is required to be eligible for this account.
ACCOUNT FEES	Minimum Balance Service Fee	<b>\$5</b>
	Requirement to Avoid Minimum Balance Service Fee	<b>\$200</b> - daily minimum balance in this account, <b>or</b> Accounts held by persons under <b>Eighteen (18)</b> years of age <b>will be</b> exempt from this fee with proof of age and the minors Social Security number.
	Transaction Fee	You will be charged a fee of <b>\$1</b> per withdrawal, for each withdrawal in excess of <b>Four (4)</b> during the calendar month.
	Other Fees	Additional charges and fees may apply to this account. For additional fees regarding this account, please refer to the current <b>Schedule of Fees</b> .
INTEREST RATE & ANNUAL PERCENTAGE YIELD (APY) INFORMATION	Account Pays Interest	<b>YES</b>
	Interest Rate	<b>0.05%</b>
	Annual Percentage Yield (APY)	<b>0.05%</b>
	* Daily Minimum Balance to Obtain (APY)	<b>\$5,000</b>
	Interest Rate	<b>0.05%</b> (Statement Savings - Interest Rate)
	Annual Percentage Yield (APY)	<b>0.05%</b> (Statement Savings - Interest Yield)
	* Daily Minimum Balance to Obtain (APY)	<b>\$0.01</b> up to <b>\$4,999.99</b>
	Balance Computation Method	We use the daily balance method to calculate the interest on this account. This method applies a daily periodic rate to the collected balance in the account each day.
Compounding and Crediting	Interest begins to accrue no later that the business day you deposit noncash items (for example checks). Interest on this account will be <b>compounded and credited to the account quarterly</b> .	
Rate Adjustment	Your Interest Rate and Annual Percentage Rate (APY) <b>may change</b> . At our discretion, we may change the Interest rate on this account at any time.	
OTHER ACCOUNT INFORMATION	Forfeited Interest	Interest is forfeited at account closing if the accrued interest is less than <b>\$1</b> .