

COMMUNITY BANK

Club-Savings

Information Effective

13-Apr-18

Following is important information regarding this account.

Rate Information

- The interest rate for your account is **0.35%**
- The Annual Percentage Yield is **0.35%**

This is a variable rate account. The interest rate and the annual percentage yield may change. At our discretion, we may change the interest rate for your account at any time.

Minimum Balance Requirements

- The minimum deposit requirement to open this account is \$5,000.00.
- You must maintain \$5,000.00 in the account every day to obtain the Annual Percentage Yield listed above.
- Your premium rate will revert to the regular savings rate if the balance falls below \$5,000.00.
- You must maintain a minimum balance of \$25,000.00 in qualifying accounts.

For the purpose of computing the daily balance available to be eligible for this premium savings account 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. A minimum balance maintenance fee of \$5.00 will be imposed every month that the balance in your account falls below \$200.00 any day of the month.

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 balance in the account each day.

Compounding and Crediting

- Interest is compounded and credited to your account on January 1, April 1, July 1 and October 1.
- Interest begins to accrue on the business day you deposit noncash items. (for example checks).

Transaction Limitations

- You may make no more than six preauthorized withdrawals, automatic or telephone transfers, checks, drafts, and debit card or other similar transactions from your account per month or or statement cycle. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees

- You will be charged a fee of \$1.00 per withdrawal if the number of withdrawals that we process for you exceeds four (4) during the month.
- A minimum balance service fee of \$5.00 will be imposed every month if the balance in your account falls below \$200.00 any day of the month. Accounts held by persons under 18 years of age will be exempt from this fee with proof of age and the minors Social Security number.
- Interest is forfeited at closing if the accrued interest is less than \$1.00.
- A Club Checking account is required to be eligible for a Club Savings account.
- 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>