

<b>ACCOUNT TERMS</b>	Minimum Deposit to Open Account	<b>\$5,000</b>
	Transaction Limitations	During any statement cycle, there will be a <b>\$1.00</b> fee per withdrawal/debit after the first <b>four (4)</b> withdrawals/debits.
	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.
<b>ACCOUNT FEES</b>	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> .
<b>INTEREST RATE &amp; ANNUAL PERCENTAGE YIELD (APY) INFORMATION</b>	Account Pays Interest	<b>YES</b>
	Interest Rate	<b>0.03%</b>
	Annual Percentage Yield (APY)	<b>0.03%</b>
	* <b>Daily Minimum Balance</b> to Obtain (APY)	<b>\$5,000</b>
	Interest Rate	<b>0.03%</b> (Statement Savings - Interest Rate)
	Annual Percentage Yield (APY)	<b>0.03%</b> (Statement Savings - Interest Yield)
	* <b>Daily Minimum Balance</b> 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 than the business day you deposit noncash items (for example checks). Interest on this account will be <b>compounded and credited to the account monthly</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.	
<b>OTHER ACCOUNT INFORMATION</b>	Forfeited Interest	Interest is forfeited at account closing if the accrued interest is less than <b>\$1</b> .