

ACCOUNT TERMS	Minimum Deposit to Open Account	\$50	
ACCOUNT FEES	Minimum Balance Service Fee	\$0	
	Requirements to Obtain ATM Fee Refund	Maximum ATM Surcharge and Usage refund of \$25 per each statement cycle period.	
	Transaction Fees	There are No Transaction Fees associated with this account.	
	Other Fees	Additional charges and fees may apply to this account. For additional fees regarding this account, please refer to the current Schedule of Fees .	
INTEREST RATE & ANNUAL PERCENTAGE YIELD (APY) INFORMATION	Account Pays Interest	YES (Interest Rate is a "Account Balance Split Rate" with Qualifiers)	
	Interest Rate	0.50%	
	Annual Percentage Yield (APY)	0.50%	
	Daily Minimum Balance to Obtain (APY)	\$0.01 up to \$25,000	
	Interest Rate	0.05%	
	Annual Percentage Yield (APY)	0.05%	
	Daily Minimum Balance to Obtain (APY)	\$25,000.01 or more	
	Interest Rate	0.03%	
	Annual Percentage Yield (APY)	0.03%	
	Daily Minimum Balance to Obtain (APY)	\$0.01 or more	
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 we receive credit for the deposit of noncash items (for example checks). Interest on this account will be compounded and credited to the account monthly on the scheduled statement cycle date.		
Rate Adjustment	Your Interest Rate and Annual Percentage Rate (APY) may change . At our discretion, we may change the Interest rate for your account at any time.		
OTHER ACCOUNT INFORMATION	<p>(1). Have at least One (1) direct deposit or direct debit into the account.</p> <p>(2). Have at least One (1) bill payment transaction originated from Community Bank online bill pay, posted to your account. Bill pay transaction must post to your account at least one business day prior to the last business day of the statement cycle. NOTE: A bill payment generated from a process other than Community Bank's Internet Banking Bill Pay does not qualify.</p> <p>(3). Have at least Fifteen (15) MasterCard® Debit Card Point of Sale (POS) purchase transactions posted to your account. These can be a combination of signature and PIN based purchase transactions. Transactions must be settled and posted by Community Bank by the last business processing day of the statement cycle. NOTE: Any pending, memo posted and presentment transactions are not settled items and therefore are not counted towards your Fifteen (15) transactions.</p> <p>(4). Receive your Community Choice Checking monthly statement electronically.</p>		
	* QUALIFIED (Requirements)	<p>NOTE: To qualify for the higher interest rates and yields and the ATM fee refunds, you must meet all Four (4) requirements each statement cycle period. The statement cycle period ends on the last business day of the month excluding weekends and holidays.</p>	
	In Presentment of Cancelled Items	Your cancelled images of; checks, debit items, deposit slips, and credit memos will not be returned to you on your monthly statement. Without charge, you may request up to (5) five image copies of checks, etc., during the calendar year. After that, please refer to the Schedule of Fees for requested copy charges.	