

COMMUNITY BANK

Interest Checking

Information Effective

13-Apr-18

Following is important information regarding this account.

Rate Information

*The interest rate for your account is

0.10%

*The Annual Percentage Yield is

0.10%

*At our discretion, we may change the interest rate for your account at any time.

Minimum Balance Requirements

*You must deposit \$1,500.00 to open this account.

*You must maintain a minimum collected balance of \$1,500.00 in the account each day to obtain the annual percentage yield listed above.

*Interest is forfeited if the collected balance falls below \$1,500.00 any day during the statement cycle.

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).

Account Fees

*A minimum balance service fee of \$10.00 will be imposed every statement cycle if the balance in your account falls below \$1,500.00 any day of the statement cycle. This minimum balance service fee is waived if you maintain a minimum balance of \$5,000.00 in a Community Bank Passbook or Statement Savings Account.

*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>