

COMMUNITY BANK

Money Market Account

Information Effective

13-Apr-18

Following is important information regarding this account.

Fee schedule

*Service fee if balance drops below \$2,500.00 any day of the statement cycle. \$10.00

Rate Information

*The interest rate for your account is 0.15%

*The Annual Percentage Yield is 0.15%

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

*If the balance falls below \$2,500.00 the interest rate is reduced to the current Passbook Savings rate. The Passbook Savings rate is a variable rate which, at our discretion, is subject to change at any time.

*If the current Passbook rate is higher than the current MMA rate, the rate will not change from the MMA rate.

Minimum Balance Requirements

*You must deposit \$2,500.00 to open this account.

*You must maintain a minimum collected balance of \$2,500.00 in the account each day to obtain the annual percentage yield listed above.

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).

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 statement cycle. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees

*A minimum balance service fee of \$10.00 will be imposed every statement cycle if the balance in your account falls below \$2,500.00 any day of the statement cycle.

*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>