

ACCOUNT TERMS	Minimum Deposit to Open Account	\$2,500
	Transaction Limitations	You may make no more that Six (6) preauthorized withdrawals, automatic or telephone transfers, checks, drafts, or debit card transactions from your account per month or statement cycle. Transfers and withdrawals made in person, by mail, or at an ATM are UNLIMITED .
	Deposit Limitations	There are No Deposit Limitations associated with this account.
	Account Opening Prerequisite	There is No Account Opening Prerequisite associated with this account.
ACCOUNT FEES	Minimum Balance Service Fee	\$10
	Requirement to Avoid Minimum Balance Service Fee	\$2,500 - daily minimum balance in this account.
	Transaction Fee	You will be charged a \$10 per item fee, if the number of preauthorized withdrawals (see transaction limitations above) processed exceeds Six (6) during the month.
	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	0.05%
	Annual Percentage Yield (APY)	0.05%
	Daily Minimum Balance to Obtain (APY)	\$2,500
	Interest Rate	Passbook Savings Rate or 0.05% (see rate adjustment below)
	Annual Percentage Yield (APY)	Passbook Savings Yield or 0.05%
	Daily Minimum Balance to Obtain (APY)	\$0.01 up to \$2,499.99
	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 daily.
	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. If your daily balance falls below \$2,500 the account interest rate will be changed to the current Passbook Savings rate. NOTE: <i>If the current Passbook Savings rate is equal to or higher than the current MMA Account rate, the interest rate on your account will not change from the current MMA Account rate.</i>
OTHER ACCOUNT INFORMATION	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 Five (5) image copies of checks, etc., during the calendar year. After that, please refer to the Schedule of Fees for requested copy charges.