

ACCOUNT TERMS	Minimum Deposit to Open Account	\$50
	Transaction Limitations	You may make no more than 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	\$5
	Requirement to Avoid Minimum Balance Service Fee	\$200 - Daily Minimum Balance in this account, or
	Transaction Fee	Accounts held by persons under Eighteen (18) years of age will be exempt from this fee with proof of age and the minors Social Security number.
	Other Fees	You will be charged a fee of \$1 per withdrawal, for each withdrawal in excess of Four (4) 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 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)	\$200
	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 compounded and credited to the account quarterly .
	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	Account Passbook	With this account you will receive a "Passbook" register to record all of your account based transactions.
	Forfeited Interest	Interest is forfeited at account closing if the accrued interest is less than \$1 .