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| <b>ACCOUNT TERMS</b>   | Minimum Deposit to Open Account   | <b>\$5,000</b>   |
|  | Transaction Limitation  | You may make no more than <b>Six (6)</b> 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 <b>UNLIMITED</b> .  |
|  | Deposit Limitations   | There are <b>No</b> Deposit Limitations associated with this account.  |
|  | Account Opening Prerequisite  | There is <b>No</b> Account Opening Prerequisite associated with this account.  |
| <b>ACCOUNT FEES</b>  | Minimum Balance Service Fee   | <b>\$15</b>  |
|  | Requirement to Avoid Minimum Balance Service Fee  | <b>\$5,000</b> - daily minimum balance in this account.  |
|  | Transaction Fee   | You will be charged a <b>\$10</b> per item fee, if the number of preauthorized withdrawals (see transaction limitations above) processed exceeds <b>Six (6)</b> 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 <b>Schedule of Fees</b> .   |
| <b>INTEREST RATE &amp; ANNUAL PERCENTAGE YIELD (APY) INFORMATION</b> | Account Pays Interest   | <b>YES</b>   |
|  | Interest Rate   | <b>0.03%</b>   |
|  | Annual Percentage Yield (APY)   | <b>0.03%</b>   |
|  | Daily Minimum Balance to Obtain (APY)   | <b>\$5,000 up to \$9,999.99</b>  |
|  | Interest Rate   | <b>0.05%</b>   |
|  | Annual Percentage Yield (APY)   | <b>0.05%</b>   |
|  | Daily Minimum Balance to Obtain (APY)   | <b>\$10,000 up to \$24,999.99</b>  |
|  | Interest Rate   | <b>0.05%</b>   |
|  | Annual Percentage Yield (APY)   | <b>0.05%</b>   |
|  | Daily Minimum Balance to Obtain (APY)   | <b>\$25,000 up to \$99,999.99</b>  |
|  | Interest Rate   | <b>0.07%</b>   |
|  | Annual Percentage Yield (APY)   | <b>0.07%</b>   |
| Daily Minimum Balance to Obtain (APY)                                | <b>\$100,000 and over</b>   |  |
| 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 than the business day we receive credit for the deposit of noncash items (for example checks). Interest on this account will be <b>compounded and credited to the account monthly</b> on the scheduled statement cycle date. |  |
| Rate Adjustment  | Your Interest Rate and Annual Percentage Rate (APY) <b>may change</b> . At our discretion, we may change the Interest rate for your account at any time.  |  |
| <b>OTHER ACCOUNT INFORMATION</b>                                     | Presentment of Cancelled Items  | Your cancelled images of, checks, debit items, deposit slips, and credit memos <b>will not</b> be returned to you on your monthly statement. Without charge, <b>you may</b> request up to <b>Five (5)</b> image copies of checks, etc., during the calendar year. After that, please refer to the Schedule of Fees for requested copy charges. |