

ACCOUNT TERMS

Minimum Deposit to Open Account **\$10**

Transaction Limitations There are **No** Transaction Limitations associated with this account.

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 **\$0**

Transaction Fees There are **No** Transaction Fees associated with this account.

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) **\$10**

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 will be credited to the account on the ***Annual Interest Credit Posting** (see below).

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

* Annual Interest Credit Posting The annual interest credit posting date for this account is **May 15th**.