

ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$2,500.00	0.000%	0.00%
2	Equal to or greater than \$2,500.00 but less than \$10,000.00	0.050%	0.05%
3	Equal to or greater than \$10,000.00 but less than \$25,000.00	0.100%	0.10%
4	Equal to or greater than \$25,000.00	0.200%	0.20%

Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes. We may change the interest rate on your account periodically.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$2,500.00 to open this account. A service charge of \$15.00 will be imposed every month if the average daily balance for the month falls below \$2,500.00.

The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

You must maintain a minimum daily balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$5.00 per month will be charged after 12 months of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

TRANSACTION LIMITATIONS. During any statement cycle, you may not make more than 6 withdrawals or transfers to another account of your or to a third party by means of preauthorized or automatic transfer of telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party. Each covered transaction in excess of the limit of 6 per statement cycle will be assessed a \$20.00 fee.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 12/28/2020. To obtain the current rate(s) and annual percentage yield information, please call (888)505-2265.

FEES AND CHARGES. Please refer to the separate Customer Schedule of Fees provided to you with this disclosure for information about fees and charges associated with this account. A Customer Schedule of Fees will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

A fee of \$50.00 will be assessed if the account is closed within the first 90 days.