

Deposit Account
Terms and Conditions





ELIGIBILITY REQUIREMENTS.

Tiered Rates that apply to this account when Eligibility Requirements are met:

Daily Balance	\$.00 - \$25,000.00	Rate 0.90%	APY .90%
	\$25,000.01 and above	Rate .05%	APY .05%

Eligibility Requirements:

- *You must conduct at least 15 (fifteen) debit card purchase transactions (POS) that clear your account each statement cycle (Signature or PIN based transaction)
- *You must sign up for e-Statement (Statements delivered electronically)
- *You must have at least one external direct deposit or draft post to your account each statement cycle

If you do not meet these requirements, you will earn an APY of .01% for that statement cycle. There is no minimum balance requirement and no monthly service charge for this account regardless of whether you meet eligibility requirements.

- *Available for personal accounts only
- *Unlimited nationwide ATM surcharge refunds
- *First order of checks is free

RATE INFORMATION. The interest rate on your account is 0.010% with an annual percentage yield of 0.01%.

Your interest rate and annual percentage yield may change.

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

If you do not meet the eligibility requirements during the qualification cycle, the rate paid in your account on the entire balance will be 0.010% with an annual percentage yield of 0.01%.

Frequency of Rate Changes. We may change the interest rate on your account at any time.

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

COMPOUNDING AND CREDITING. Interest will be compounded daily 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 \$100.00 to open this account.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$10.00 per statement cycle will be charged after 365 days 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. No transaction limitations apply to this account.

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 03/03/2020. To obtain the current rate(s) and annual percentage yield information, please call (877)610-7315.

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



MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$10.00 per statement cycle will be charged after 365 days 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.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

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A \$3.00 Paper Statement Fee Applies

Additional Terms. This is a non-interest bearing account.



ELIGIBILITY REQUIREMENTS. To avoid the imposition of the monthly service charge of \$20.00, you must maintain a \$2,500 minimum daily balance, \$5,000 average balance or \$10,000 average combined balance in Checking, Savings, Money Markets, and/or Certificates of Deposit.

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	Equal to or greater than \$0.01 but less than \$10,000.00	0.010%	0.01%
2	Equal to or greater than \$10,000.00 but less than \$20,000.00	0.010%	0.01%
3	Equal to or greater than \$20,000.00 but less than \$50,000.00	0.010%	0.01%
4	Equal to or greater than \$50,000.00 but less than \$100,000.00	0.010%	0.01%
5	Equal to or greater than \$100,000.00	0.010%	0.01%

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 at any time.

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

COMPOUNDING AND CREDITING. Interest will be compounded daily 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 \$100.00 to open this account.

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. No transaction limitations apply to this account.

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 03/03/2020. To obtain the current rate(s) and annual percentage yield information, please call (877)610-7315.

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



ELIGIBILITY REQUIREMENTS. You must deposit at least \$25.00 to open this account.

RATE INFORMATION. The interest rate on your account is 0.010% with an annual percentage yield of 0.01%.

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 every day.

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

COMPOUNDING AND CREDITING. Interest will be compounded daily 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. No minimum balance requirements apply to this account.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$10.00 per month will be charged after 730 days 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 calendar month you may not make more than 6 withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

Excessive Fee Charge of \$4.00 per withdrawal will apply if more than six (6) withdrawals occur on the account during a calendar month.

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 03/03/2020. To obtain the current rate(s) and annual percentage yield information, please call (877)610-7315.

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



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	Equal to or greater than \$0.01 but less than \$1,000.00	0.010%	0.01%
2	Equal to or greater than \$1,000.00	0.050%	0.05%

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 every day.

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

COMPOUNDING AND CREDITING. Interest will be compounded daily 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 \$100.00 to open this account. A monthly service charge of \$5.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$100.00.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$10.00 per statement cycle will be charged after 730 days of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed from the highest dollar amount to the lowest 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 a calendar month you may not make more than 6 withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

Excessive fee charge of \$4.00 per withdrawal will apply if more than (6) six withdrawals occur on the account during a calendar month.

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 03/03/2020. To obtain the current rate(s) and annual percentage yield information, please call (877)610-7315.

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ELIGIBILITY REQUIREMENTS. To avoid the imposition of the monthly service charge you must maintain one of the following requirements: A monthly service charge of \$15.00 will be imposed any month the balance fails below \$1,000 any day of the statement cycle or falls below an average daily balance or \$2,500.

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	Equal to or greater than \$0.01 but less than \$5,000.00	0.010%	0.01%
2	Equal to or greater than \$5,000.00 but less than \$10,000.00	0.050%	0.05%
3	Equal to or greater than \$10,000.00	0.100%	0.10%

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 every day.

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

COMPOUNDING AND CREDITING. Interest will be compounded daily 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 \$1,000.00 to open this account.

Maintain a minimum daily balance of \$1,000 or average daily balance of \$2,500 to avoid the imposition of the monthly service charge.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$10.00 per statement cycle will be charged after 365 days 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.

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TRANSACTION LIMITATIONS. During any statement cycle you may not make more than 6 withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

Excessive fee charge of \$4.00 per withdrawal will apply if more than (6) withdrawals occur on the account during a statement cycle.

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 03/03/2020. To obtain the current rate(s) and annual percentage yield information, please call (877)610-7315.

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