

RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account. Please refer to our rate sheet for the interest rate and annual percentage yield (APY) on this account.

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.

Additional Rate Information.

eChecking accounts earn a nominal interest rate of .03%. eChecking accounts earn a Bonus Interest Rate on balances up to \$25,000 if: they are enrolled in e-Statements, receive at least one ACH Transaction and have a Minimum of (10) Ten Debit Card purchases per Statement Cycle. If ALL of these requirements are not satisfied, then the account will earn the nominal rate on the entire balance. Balances greater than \$25,000 earn the nominal interest rate.

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

MINIMUM BALANCE REQUIREMENTS. You must deposit \$10.00 to open this account.

You must maintain a minimum average daily balance of \$10.00 to obtain the disclosed annual percentage yield.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed in the order received within each category. 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.

STANDARD OVERDRAFT PRACTICES.

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments
- In person withdrawals
- Or other electronic means

Under our standard overdraft practices:

- We will charge you a fee of up to \$30.00 each time we pay an overdraft.
- There is a limit of \$120.00 on the total fees we can charge you for overdrawing your account per day.
- You may link a savings account to this account to cover overdraft items. Each transfer from the account will incur a fee of \$5.00.

- If an item that is presented for payment is returned as Non-Sufficient Funds or Paid Overdraft Item, your account will be charged the applicable fee. If the item is presented for payment again, your account will be charged a Non-Sufficient Funds fee for each time the item is presented and returned as non-sufficient unless upon any re-presentation of the item, the item is paid. However, if the payment causes an overdraft your account will then be charged a Paid Overdraft Fee.

BALANCE COMPUTATION METHOD. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. 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.

The average daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the average daily balance on which interest is paid.

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 Limitation apply to this account

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

Any bonus or promotional offer, if applicable will be reported to the IRS.

eChecking Account holders are eligible to receive benefits including a refund of all Foreign ATM Withdrawal Fees and ATM Surcharges up to \$10 per Statement Cycle if: the monthly collected balance is greater than \$0, they are enrolled in eStatements, receive at least one ACH

Transaction and have a minimum of (10) ten Debit Card Purchases per Statement Cycle. If ALL of these requirements are not satisfied, there will be no refund of ATM withdrawal or surcharge fees.

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.