



MONEY MARKET DEMAND ACCOUNT

Member FDIC

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

INTEREST RATE AND APY

If your daily balance is more than \$0.01, but less than \$2,500 the interest rate paid on the entire balance in your account will be 0.50% with an annual percentage yield of 0.50%.

If your daily balance is more than \$2,500, but less than \$10,000 the interest rate paid on the entire balance in your account will be 0.50% with an annual percentage yield of 0.50%.

If your daily balance is more than \$10,000, but less than \$25,000 the interest rate paid on the entire balance in your account will be 0.50% with an annual percentage yield of 0.50%.

If your daily balance is more than \$25,000, but less than \$50,000 the interest rate paid on the entire balance in your account will be 0.50% with an annual percentage yield of 0.50%.

If your daily balance is more than \$50,000, but less than \$100,000 the interest rate paid on the entire balance in your account will be 0.50% with an annual percentage yield of 0.50%.

If your daily balance is \$100,000 or greater the interest rate paid on the entire balance in your account will be 0.50% with an annual percentage yield of 0.50%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time. Fees may reduce earnings.

Interest will be compounded on a monthly basis. Interest will be credited to your account on the last day of the statement cycle. If you close your account before interest is credited, you will not receive the accrued interest. Interest begins to accrue on the business day you deposit noncash items (for example checks).

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.

MINIMUM BALANCE REQUIREMENT

To open the account:

1. You must deposit at least \$100

A SERVICE CHARGE OF \$6.50 WILL BE CHARGED EACH STATEMENT CYCLE

To avoid the imposition of the \$6.50 per month service charge you must maintain a minimum balance of \$2,500 in the account each day of the statement cycle.

TRANSACTION LIMITATION

Unlimited deposits and in-bank withdrawals.