

This disclosure contains the rules that govern your deposit account.

**Minimum Opening Deposit:** A \$50.00 minimum deposit is required to open the account.

**Minimum Balance Requirements:** A maintenance fee of \$5.00 will be imposed every month if the balance in the account falls below \$50.00 any day of the month.

**Transaction Limitations:**

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

**Interest and Rate Information:**

This is a variable rate account. At our discretion, your interest rate and annual percentage yield may change at any time.

- **Compounding and Crediting:** Interest will be compounded quarterly and credited to your account quarterly.
- **Balance Computation Method:** We use the daily balance method to calculate interest on your account. This method applies a periodic rate to the principal in the account each day.
- **Effect of closing an account:** If you close your account before interest is credited, you may receive the accrued interest.
- **Accrual of interest 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).
- **Interest Rate & Annual Percentage Yield:** The interest rate for your account is 0.25% with an annual percentage yield of 0.25%.