

**(All rates disclosed are effective as of 08/20/12)**

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**Rewards Checking**

**Rate Information.** The interest rate and annual percentage yield for the tiers may change. Interest rate paid on the entire balance in your account will be:

e-rate \$0 -\$25,000	1.75 % rate**	1.77 % APY
over \$25,000	0.50 % rate**	0.50 % APY
standard	.05 % rate	.05 % APY

\*\*to qualify for Rewards Checking rates, you must:

1. Post and clear 11 or more debit card point of sale purchases per qualification cycle
2. Have one direct deposit or automatic debit post and clear per qualification cycle
3. Receive your monthly statement electronically

Qualification cycle begins on the last day of the previous statement cycle and ends on the last business day before the next cycle ends.

Statement cycle begins the first day after the last business day of the previous calendar month and ends on the last business day of the current calendar month.

**Determination of rate.** At our discretion, we may change the interest rate on your account. See Rewards Checking Account Rate Information.

**Frequency of rate changes.** We may change the interest rate on your account at any time.

**Compounding and crediting frequency.** Interest will be compounded monthly. Interest will be credited to your account on the last day of your statement cycle.

**Effect of closing an account.** If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to open the account.** You must deposit at least \$100.00 to open a Rewards Checking account.

**To Avoid The Imposition Of A Fee, You Must** There are no monthly service fees for Free Rewards Checking. [See other services/fees for other items that may be assessed against your account.](#)

**To Obtain the Annual Percentage Yield Disclosed, You Must** maintain a minimum balance of \$.01 in the account each day of the qualification cycle to obtain the base annual percentage yield. To receive the Rewards Yield, you must: Have 11 or more settled debit card point of sale transactions per qualification cycle; Have one direct deposit or auto debit per qualification cycle; receive your statement electronically.

**Balance Computation Method.** We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest on noncash deposits.** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

## BankAdvantage Checking

**Rate Information.** The interest rate and annual percentage yield may change. Interest rate paid on the entire balance in your account will be:

.05% rate	.05 % annual percentage yield (APY)
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**Determination of rate.** At our discretion, we may change the interest rate on your account. See BankAdvantage Checking Account Rate Information.

**Frequency of rate changes.** We may change the interest rate on your account at any time.

**Compounding and crediting frequency.** Interest will be compounded monthly. Interest will be credited to your account on the last day of your statement cycle.

**Effect of closing an account.** If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to open the account.** You must deposit at least \$100.00 to open a BankAdvantage Checking account.

**To Avoid The Imposition Of A Fee, You Must:**

- Maintain a daily minimum balance of \$1,000.00 or more, or;
- Have a total minimum combined qualifying deposit account balances of \$5,000.00

Otherwise, a service fee of \$8.00 (with check safekeeping, or \$11.00 with images) will be charged every statement cycle. [See other services/fees for other items that may be assessed against your account.](#)

**To Obtain the Annual Percentage Yield Disclosed, You Must** maintain a minimum balance of \$.01 in the account each day of the statement cycle to obtain the disclosed annual percentage yield

**Balance Computation Method.** We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest on noncash deposits.** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

## Investment Checking

**Rate Information.** The interest rate and annual percentage yield for the tiers may change. Interest rate paid on the entire balance in your account will be:

\$0 - \$9,999.99	.05% rate	.05% APY
\$10,000 - \$24,999.99	.15% rate	.15% APY
\$25,000 - \$49,999.99	.20% rate	.20% APY
\$50,000 - \$99,999.99	.20% rate	.20% APY
\$100,000 & over	.20% rate	.20% APY

**Determination of rate.** At our discretion, we may change the interest rate on your account. See Investment Checking Account Rate Information.

**Frequency of rate changes.** We may change the interest rate on your account at any time.

**Compounding and crediting frequency.** Interest will be compounded monthly. Interest will be credited to your account on the last day of your statement cycle.

**Effect of closing an account.** If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to open the account** You must deposit at least \$5,000.00 to open an Investment Checking account.

**To Avoid the Imposition of a Fee, You Must**

- Maintain a daily minimum balance of \$10,000.00 or more, or;
- Have a total minimum combined qualifying deposit account balances of \$35,000.00

Otherwise, a service fee of \$15.00 will be charged every statement cycle. [See other services/fees for other items that may be assessed against your account.](#)

**To Obtain the Annual Percentage Yield Disclosed, You Must** maintain a minimum balance of \$.01 in the account each day of the statement cycle to obtain the disclosed annual percentage yield

**Balance Computation Method.** We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest on noncash deposits.** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

## Statement Savings Account

**Rate Information.** The interest rate and annual percentage yield may change. Interest rate paid on the entire balance in your account will be:

.10% rate	.10% annual percentage yield (APY)
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**Determination of rate.** At our discretion, we may change the interest rate on your account. See Statement Savings Account Rate Information.

**Frequency of rate changes.** We may change the interest rate on your account at any time.

**Compounding and crediting frequency.** Interest will be compounded quarterly. Interest will be credited to your account on the last day of the statement cycle

**Effect of closing an account.** If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to open the account.** You must deposit at least \$50.00 to open a Statement Savings account.

**To Avoid The Imposition Of A Fee, You Must:**

A maintenance fee of \$3.00 will be imposed every month if the balance in the account falls below \$300.00 any day of the calendar month. (non-profit organizations and children under the age of 18 are exempt from the maintenance fee) [See other services/fees for other items that may be assessed against your account.](#)

**To Obtain the Annual Percentage Yield Disclosed, You Must** maintain a minimum balance of \$50.00 in the account each day of the statement cycle to obtain the disclosed annual percentage yield

**Balance Computation Method.** We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest on noncash deposits.** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Transaction limitations.** Transfers from a Savings Account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six (6) per calendar month by means of transfers by check, draft, debit card, or similar order to third parties.

## Rewards Savings

**Rate Information.** The interest rate and annual percentage yield may change. Interest rate paid on the entire balance in your account will be:

e-rate	.50% rate	.50% annual percentage yield (APY)
Standard rate	.15% rate	.15 % annual percentage yield (APY)

**Determination of rate.** At our discretion, we may change the interest rate on your account. See Statement Savings Account Rate Information.

**Frequency of rate changes.** We may change the interest rate on your account at any time.

**Compounding and crediting frequency.** Interest will be compounded monthly. Interest will be credited to your account on the last day of the statement cycle

**Effect of closing an account.** If you close your account before interest is credited, you will not receive the accrued interest. If you close your Rewards Checking account to which this account is linked, your Rewards Savings account will be changed to a regular Savings account.

**Minimum balance to open the account.** You must deposit at least \$50.00 to open a Rewards Savings account.

**To Avoid The Imposition Of A Fee, You Must:** There are no monthly service fees for Rewards Savings, however this account is subject to an excessive transaction fee should you exceed the transaction limits allowable by Reg. D. See transaction limitations.

- **Excessive transaction fee** - \$10.00/ mo.

[See other services/fees for other items that may be assessed against your account.](#)

**To Obtain the Annual Percentage Yield Disclosed, You Must** maintain a minimum balance of \$.01 in the account each day of the qualification cycle to obtain the base annual percentage yield. To receive the Rewards Yield, you must meet the requirements set forth in your Rewards Checking account: Have 11 or more settled debit card point of sale transactions per qualification cycle; Have one direct deposit or auto debit monthly; receive your monthly statement electronically.

**Balance Computation Method.** We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest on noncash deposits.** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

## Super Saver Savings Account

**Rate Information.** The interest rate and annual percentage yield for the tiers may change. Interest rate paid on the entire balance in your account will be:

\$0 - \$4,999.99	.10% rate	.10% APY
\$5,000 or greater	.15% rate	.15% APY

**Determination of rate.** At our discretion, we may change the interest rate on your account. See Super Saver Savings Account Rate Information.

**Frequency of rate changes.** We may change the interest rate on your account at any time.

**Compounding and crediting frequency.** Interest will be compounded quarterly. Interest will be credited to your account on the last day of the statement cycle.

**Effect of closing an account.** If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to open the account.** You must deposit at least \$5,000 to open a Super Saver Savings account.

### **To Avoid The Imposition Of A Fee, You Must:**

A maintenance fee of \$3.00 will be imposed every month if the balance in the account falls below \$5,000.00 any day of the calendar month. [See other services/fees for other items that may be assessed against your account.](#)

**To Obtain the Annual Percentage Yield Disclosed, You Must** maintain a minimum balance of \$50.00 in the account each day of the statement cycle to obtain the disclosed annual percentage yield

**Balance Computation Method.** We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest on noncash deposits.** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Transaction limitations.** Transfers from a Savings Account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six (6) per month by means of transfers by check, draft, debit card, or similar order to third parties

## Blue Chip Money Market Account

**Rate Information.** The interest rate and annual percentage yield for the tiers may change. Interest rate paid on the entire balance in your account will be:

Under \$10,000	.05 % rate	.05 % APY
\$10,000 – 24,999.99	.15 % rate	.15 % APY
\$ 25,000 – 49,999.99	.20 % rate	.20 % APY
\$50,000. - \$74,999.99	.20 % rate	.20 % APY
over \$75,000	.20 % rate	.20 % APY

**Determination of rate.** At our discretion, we may change the interest rate on your account. See Blue Chip Money Market Account Rate Information.

**Frequency of rate changes.** We may change the interest rate on your account at any time.

**Compounding and crediting frequency.** Interest will be compounded monthly. Interest will be credited to your account on the last day of the statement cycle

**Effect of closing an account.** If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to open the account.** You must deposit at least \$5,000 to open a Blue Chip Money Market account.

**To Avoid The Imposition Of A Fee, You Must:**

A maintenance fee of \$10.00 will be imposed every month if the balance in the account falls below \$2,500.00 any day of the statement cycle. [See other services/fees for other items that may be assessed against your account.](#)

**To Obtain the Annual Percentage Yield Disclosed, You Must** maintain a minimum balance of the appropriate tier in the account each day of the statement cycle to obtain the tiered annual percentage yield

**Balance Computation Method.** We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest on noncash deposits.** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Transaction limitations.** Transfers from a Savings Account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six (6) per month by means of transfers by check, draft, debit card, or similar order to third parties

## Health Savings Account (HSA)

**Rate Information.** The interest rate and annual percentage yield may change. Interest rate paid on the entire balance in your account will be:

\$0 - \$499.99	.01% rate	.01% APY
\$500 - \$1,999.99	.05% rate	.05% APY
\$2,000 - \$4,999.99	.05% rate	.05% APY
\$5,000 - \$14,999.99	.10% rate	.10% APY
\$15,000 + over	.20% rate	.20% APY

**Determination of rate.** At our discretion, we may change the interest rate on your account. See HSA Account Rate Information.

**Frequency of rate changes.** We may change the interest rate on your account at any time.

**Compounding and crediting frequency.** Interest will be compounded monthly. Interest will be credited to your account on the last day of your statement cycle.

**Effect of closing an account.** If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to open the account.** You must deposit at least \$50 to open an HSA account.

**To Avoid The Imposition Of A Fee, You Must:**

- Maintain a daily minimum balance of \$1,500.00 or more,
- Receive your monthly statement electronically

Otherwise, a monthly bank account fee of \$1.50 will be charged every statement cycle. Other fees applicable to HSA accounts:

Fee for paper statement:	\$1.50 per month
Per check charge:	\$1.00 per check
Process manual withdrawal request	\$5.00 each

Excess contribution fee	\$10.00
Billpay Service	\$2.95 month

[See other services/fees for other items that may be assessed against your account.](#)

**To Obtain the Annual Percentage Yield Disclosed, You Must** maintain a minimum balance of \$.01 in the account each day of the statement cycle to obtain the disclosed annual percentage yield.

**Balance Computation Method.** We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**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).

## Sample Statement

[Click here](#) to see a sample statement

## OTHER SERVICES/FEES

Replacement (Lost) ATM Card - \$5.00 ATM withdrawal restriction - \$200.00/day withdrawal

Foreign ATM transactions

Replacement (Lost) ATM Card - \$5.00

ATM withdrawal restriction - \$200.00/day withdrawal

Foreign ATM transactions

STAR \$1.50/transaction

CIRRUS \$1.50/transaction

ACH Items

Incoming deposits – FREE

Outgoing withdrawals – FREE

Cashier's check – \$4.00/each

Money Orders -- \$4.00/each

Check copies -- \$3.00/each (2 free per year)

Internet banking – FREE

Billpay Service—FREE (limit of 15 per month, over 15, \$.35 each)

Telephone banking/transfers – FREE

Fee for paying overdrafts - \$30.00 (created by check, in-person withdrawals, ATM withdrawals or other electronic means)

Fee for returning overdrafts – \$30.00 (created by check, in-person withdrawals, ATM withdrawals or other electronic means)

Continuous-day overdraft fee (assessed when an account has been overdrawn for 5 consecutive business days--starting day 5) - \$5.00/day

Deposited item return - \$10.00/item (assessed when a check or item deposited or cashed is refused for payment by the bank on which it was drawn)

Stop payment –\$30.00/each

Incoming wire transfers – FREE to customers, \$20.00 to non-customers

Outgoing wire transfers--Domestic - \$20.00/each

Outgoing wire transfers--International - \$45.00/each

Online transfers - FREE (subject to account disclosures)

Legal Process--Customer is responsible for "any charges that the bank incurs in complying with such legal service".

Garnishment, tax levy, escheat, etc. \$75.00/each

ACH reject fee (assessed when an ACH item is returned due to incorrect information) - \$5.00 per item

Dormant account fees (after 12 months of no activity on checking accounts; 3 years of no activity on savings accounts) - \$5.00 per month

Account research - \$20.00 per hour (1 Hour minimum)

Account cancellation fee (if closed within 90 days of opening) - \$25.00

Returned mail fee (assessed when a required mailing is returned due to bad address) - \$5.00/piece

Multiple signature fee (assessed when an account requires multiple signers, thus causing special handling) - \$10.00/month

We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.