

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 (Qualifying deposit accounts include: Savings, Certificates of Deposit, Regular Checking and Money Market Accounts)

Otherwise, a service fee of **\$8.00** (with check safekeeping, or **\$11.00** with images) will be charged every statement cycle. [See other fee/services 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).