

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 age 18 and under 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.