



MEMBER FDIC 

NON INDIVIDUAL - BUSINESS MONEY MARKET ACCOUNT

Rate information - At our discretion, we may change the interest rates for this account.

Tier 1 - If your daily balance is \$500,000.00 or more, the interest rate paid on the entire balance in your account will be 0.500%.

Tier 2 - If your daily balance is \$100,000.00 or more, but less than or equal to \$499,999.99, the interest rate paid on the entire balance in your account will be 0.300%.

Tier 3 - If your daily balance is less than or equal to \$99,999.99, the interest rate paid on the entire balance in your account will be 0.200%.

The interest rates may change at any time.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

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

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is \$1,000.00.

Minimum balance to avoid Minimum Balance Fee - A minimum balance fee of \$15.00 will be imposed every monthly statement cycle unless you maintain either a

minimum daily balance of \$1,000.00 or a minimum average daily balance of \$1,000.00 for the monthly statement cycle. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Deposit limitations - You may make an unlimited number of deposits into your account.

Limitations on frequency of transfers - During any calendar month, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, or by check, draft, debit card or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution.