

BUSINESS INTEREST CHECKING

This account is not a consumer account to which Truth-In-Savings applies.

Minimum Balance to open the account: You must deposit \$100.00 to open the account.

Account Fees: A \$10.00 maintenance fee will be assessed each month. A \$.10 fee will be charged per item for debits and credits.

Rate Information: Interest rate is subject to change at the bank's sole discretion. A change in interest rate may change the annual percentage yield. 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. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded and credited to your account every month. If you close your account before interest is credited, you will not receive the accrued interest.

Additional Services Available:

Visa Business Debit Card: First debit card free; additional or replacement debit card prior to normal expiration \$10.00

Online Banking

Mobile Banking

Online Statements