

## E-PREMIER CHECKING ACCOUNT

**Minimum Balance to Open Account & Obtain Annual Percentage Yield Disclosed:** You must deposit a minimum of \$50.00 to open this account. You must maintain a collected minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

**E-Requirements:** You are required to enroll in Online Banking and access your account a minimum of one (1) time each statement cycle. You will also be required to enroll in Online Statements.

**Transaction Requirements:** You are required to make a minimum of ten (10) debit card point of sale transactions each statement cycle. These transactions must post and settle to your account by the end of the statement cycle. You are also required to have at least one **Recurring** direct deposit or electronic credit or debit each statement cycle (examples include: Prearranged ACH Payments or Deposits, Internal Transfers, Transfers through Online Banking, Telephone initiated ACH Credits or Debits). You will be allowed a one month grace period for set up of electronic deposit or debit.

**Minimum & Maximum Balance to Avoid Imposition of Fees:** There are no minimum or maximum balance service charge fees associated with this account.

**Other Fees:** An E-Requirement service fee of \$5.00 will be imposed every statement cycle that does not have Online Statements and Online/Mobile Banking usage at least once during the statement cycle.

**Rate Information:** At our discretion, we may change the interest rate on your account at any time. A change in interest rate may change the annual percentage yield. We use the daily balance method to calculate the interest on your account. 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 at the end of your monthly cycle. If you close your account before interest is credited, you will not receive the accrued interest.

**Account Restrictions:** This account is limited to one account per social security number.

### **Additional Services Available:**

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

Online Banking and Bill Pay

Mobile Banking

Online Statements

24 Hour Unlimited Phone Access

Cash Reserve, Automatic Transfer from Savings (ATS) to cover overdrafts or Allowable Overdraft

You may receive an ATM surcharge reimbursement charged by other banks, up to \$10.00 per statement cycle, if you have met all the requirements.

Standard ATM fees will apply if you fail to meet all requirements.