

GOLDEN BRIDGE INVESTMENT SAVINGS ACCOUNT
(OVER 50 YEARS OF AGE)

Minimum Balance to Open Account & Obtain the Annual Percentage Yield Disclosed: You must deposit a minimum of \$1000.00 to open this account. You must maintain a minimum balance of \$1000.00 in the account each day to obtain the disclosed annual percentage yield.

Minimum Balance to Avoid Imposition of Fees: A monthly balance fee of \$10.00 will be imposed every month if the balance in the account falls below \$1000.00 any day of the month.

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. 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 quarterly. If you close your account before interest is credited, you will not receive the accrued interest.

Transaction Limitations: Six withdrawals will be allowed each month. A \$1.00 withdrawal fee per transaction will be imposed in excess of six per month. Transfers from a Supreme Savings account to another account or to a third party by preauthorized, automatic, telephone, or computer transfers are limited to six per statement cycle. Abuse of this limitation will result in the closing of the account.

Statement: You will receive a quarterly statement. Accounts with electronic activity (for example: direct deposits or withdrawals by ACH) will receive monthly statements.

Additional Services Available:

Online Banking

Mobile Banking

Online Statements

24 Hour Unlimited Phone Access