



## Account Disclosure and Fee Schedule

*Your trusted partner in online banking*

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### July 2025

Member FDIC institution. All deposits are FDIC insured up to applicable limits.

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## Overview

We want you to understand exactly how your account works, so we created this overview to explain the key features, benefits, and fees of your account. This is your official Account Disclosure and Fee Schedule.

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## Account Opening Requirements

| Account Type         | Minimum Deposit | Eligibility                             |
|----------------------|-----------------|---|
| Premium Money Market | \$100           | Available to individuals age 18 or over |
| Online Savings       | \$100           | Available to individuals age 18 or over |

All accounts can be opened online at [\\${settings.site.url}](#)

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## Account Features

### Premium Money Market Savings

- **Monthly Service Charge:** \$0
- **Access:** Full online banking platform
- **Age Requirement:** 18 years or older
- **Opening Method:** Online application available

### Online Savings

- **Monthly Service Charge:** \$0
  - **Access:** Full online banking platform
  - **Age Requirement:** 18 years or older
  - **Opening Method:** Online application available
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## How Interest Works

## Interest Rate Policy

The interest rate and Annual Percentage Yield (APY) on your account may change at our discretion. There are no minimum or maximum interest rate limits on your account.

### Rate Changes

- **Frequency:** We may change the interest rate on your account at our discretion without notice
- **Current Rates:** Available at [\\${{settings.site.url}}](#) or by calling **888.999.9170**

### Interest Calculation

| Feature                   | Details                                       |
|---------------------------|---|
| <b>Compounding</b>        | Interest compounds daily                      |
| <b>Crediting</b>          | Interest credited to your account monthly     |
| <b>Calculation Method</b> | Daily balance method with daily periodic rate |
| <b>Daily Rate Formula</b> | Interest rate ÷ 365                           |

### Interest Accrual

- **Start Date:** Interest begins accruing on the business day funds are collected
- **Business Days:** Monday-Friday, 8:00 AM - 5:00 PM (local time), excluding legal holidays
- **Account Closure:** If you close your account before interest is paid, accrued interest will be forfeited

## Account Service Charges and Fees

*Services and fees may appear on your statement as "Service Charge", "Service Fee", "Direct Service Charge", "Research Fee", or "Withdrawal" followed by the fee description.*

### General Account Fees

| Service                      | Fee       | Details   |
|------------------------------|-----------|---|
| <b>Electronic Statements</b> | \$0       | No charge for electronic statements   |
| <b>Paper Statements</b>      | \$5/month | Applied if you don't complete online banking enrollment within 45 days or haven't logged in for 12 months |
| <b>Stop Payment</b>          | \$30      | Per stop payment request (Check or ACH)   |

### Overdraft Services

**Important:** Overdraft services are not available for Premium Money Market or Online Savings accounts. You will not be charged fees on negative balances.

See *Account Agreement and Disclosure paragraph 7* for information regarding our right to offset amounts owed.

## Deposits and Withdrawals

Complete details available in your Account Agreement and Disclosure.

**Note:** The following services are **not available** on Premium Money Market or Online Savings accounts:

- Debit or ATM cards
  - Wallet checks
  - Bill Pay services
  - International wire transfers
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## Wire Transfer Services

| Transfer Type                        | Fee  | Description  |
|--------------------------------------|------|--|
| <b>Domestic Wire - Incoming</b>      | \$0  | Wire transfer deposited from another U.S. bank     |
| <b>International Wire - Incoming</b> | \$0  | Wire transfer deposited from an international bank |
| <b>Domestic Wire - Outgoing</b>      | \$30 | Wire transfer sent to another U.S. bank account    |

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## Additional Services

### Legal Processing

**Fee:** Varies by state

**Covers:** Processing of garnishments, tax levies, child support levies, or other court administrative orders

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## Important Notices

### Disclosure Updates

These disclosures may be updated at our discretion. Customers will be notified of any modifications (other than interest rate changes) within 30 days of them becoming effective.

### FDIC Insurance



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We are a Member FDIC institution. Your deposits are insured up to \$250,000 per depositor, per bank, for each account ownership category.

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### Want More Information?

See the complete **Account Agreement and Disclosure** document available in your online banking portal or by request.

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*Last Updated: July 2025*

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