

Beehive Bank Product Sheet

Honey Pot High-Yield Savings

Product ID: bhv1-1213
Category: Consumer Savings

Sweeten Your Future

The **Honey Pot High-Yield Savings** account is designed for the modern saver who wants their money to work as hard as a worker bee. With tiered interest rates that reward consistent saving and no hidden fees, watching your nest egg grow has never been sweeter.

Key Features

- Tiered APY Structure:** The more you save, the more you earn.
 - Larva Tier (\$0 - \$4,999):* 1.50% APY
 - Pupa Tier (\$5,000 - \$19,999):* 3.25% APY
 - Queen Tier (\$20,000+):* 4.50% APY
- Nectar Round-Ups:** Automatically round up debit card purchases from your Beehive Checking account and deposit the difference directly into your Honey Pot.
- Hive Goals:** Create up to 10 custom savings "cells" for specific goals (e.g., "Vacation," "New Car," "Rainy Day") within a single account.
- No Monthly Maintenance Fees:** Keep 100% of your interest.

Honey Pot High-Yield Savings (bhv1-1213) - Account Details

Feature	Details
Minimum Opening Deposit	\$0
Monthly Service Fee	\$0
Transaction Limit	6 withdrawals per statement cycle (Regulation D)
Overdraft Protection	Link to Beehive Checking for fee-free transfers
Mobile App Access	24/7 access via the Beehive Mobile App

Disclosures

Annual Percentage Yield (APY) is accurate as of today's date. Rates are variable and subject to change after account opening. Fees may reduce earnings.