

## 2. Banking Contract for Young Professional Savings Account

Contract Reference: YPRO-2024-SAVINGS

Parties:

This agreement is entered into between [Bank Name] and [Customer Name], referred to as "the

Account Holder."

Eligibility:

- Age: 21 to 35 years.
- Proof of employment or self-employment.

Account Features:

- Monthly maintenance fee: \$5 (waived for balances above \$1,000).
- Minimum balance: \$500.
- Interest rate: 2.0% per annum.
- Access to financial advisory sessions (2 sessions per year, free).

Terms and Conditions:

1. Account Activity: At least one deposit per month is required to maintain the account.
2. Fees: NSF (Non-Sufficient Funds) fee of \$30 per incident.
3. Rewards: Eligible for quarterly cashback based on average monthly balance.

Effective Date: [Start Date]

Signatures:

Bank Representative: \_\_\_\_\_

Account Holder: \_\_\_\_\_