

Convenience Savings¹

Account name	Product features	Monthly maintenance fee	Minimum deposit to open	Account limitations	Fees for excess transactions	Minimum balance to obtain APY ²
Convenience Savings	<ul style="list-style-type: none"> Tiered variable interest rate based on balance 	\$0.00	\$0.00	Unlimited in-person deposits and withdrawals; other transactions limited to 6 per month*	\$5.00	See Rate Below

Balance	APY ²	Interest rate
\$0 - \$99.99	0.06%	0.06%
\$100+	0.15%	0.15%

Rates effective as of 04/14/17

Applies to Convenience Savings Accounts:

Variable rate information – Your interest rate and annual percentage yield may change at any time. Fees may reduce earnings.

Annual Percentage Yield (APY) – The annual percentage yield disclosed assumes that your account balance and interest will remain on deposit for one year.

Compounding and crediting frequency – Interest will be compounded and credited quarterly.

Determination of rate and frequency of changes – At our discretion, we may change the interest on your account at any time.

Effect of closing an account – If you close your account before interest is credited, you will not receive the accrued interest.

Daily balance computation method – 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.

Accrual of interest on noncash deposits – Interest begins to accrue on the business day you deposit noncash items (for example, checks).

***Transaction limitations**

There is no limit on the number of in-person deposits or withdrawals you can make to or from these accounts.

Transfers from **Convenience Savings accounts** to another account or to third parties by preauthorized, automatic, telephone, or electronic transfers are limited to a combined total of six (6) per month. Federal regulations require that if you violate the above-described limitations, we may have to close or reclassify your account to a checking account.

We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.)

¹This is a variable rate account. The rates may change after the account is opened. Fees may reduce earnings.

²APY means Annual Percentage Yield.