

**IAFF-FC NOW<sup>1</sup>**

Account name/description	Monthly maintenance fee	Minimum deposit to open	Interest-bearing	Minimum balance to obtain APY <sup>2</sup>
<b>IAFF-FC NOW</b> Checking account with competitive interest rates.	\$0.00 if the average daily balance <sup>3</sup> for the month is above \$500.00; \$5.00 if below	\$500.00	Yes	See Rate Below

Balance	APY <sup>2</sup>	Interest rate
<b>\$0.00+</b>	0.05%	0.05%

Rates effective as of 04/14/17

**Applies to IAFF-FC NOW 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 monthly.

**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 Non-cash Deposits** — Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

We reserve the right to require no 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.)

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

<sup>2</sup>APY means Annual Percentage Yield.

<sup>3</sup>The average daily balance is calculated by adding the balance in the account for each day of the monthly statement cycle and dividing that figure by the number of days in the monthly statement cycle.