

## Community Advantage

### Rate Information

#### Variable Rate Account and Tiered Rate Account

This account is a variable rate and tiered rate account. At the Bank's discretion, we may change the interest rate and annual percentage yield at any time. There is no limit on how much the rate may change. If all qualifications (listed below) are met to earn the APY, your account will earn interest at the following tiers:

The interest rate paid on a balance of up to \$20,000 is 2.0600 % with an APY of 2.08 %. The interest rate paid on the portion of the balance greater than \$20,000 is 0.2500 % with an APY of 0.25 %. If all the qualifications (listed below) are not met, an interest rate of 0.25 % with an APY of 0.26 % will still be paid.

#### Compounding and Crediting

Interest on your account will be compounded monthly.

Interest will be credited to your account monthly.

Interest can be withdrawn when credited.

If you close your account before the interest is credited, the interest will not be credited to you.

#### Minimum Balance Requirements

You must deposit \$100.00 to open this account.

To avoid the imposition of the minimum balance fee, you must meet the following requirements:

A minimum balance fee of \$7.95 will be imposed every month if the balance in the account falls below \$1,500 any day of the month. The \$7.95 service charge will be waived with a minimum daily balance of \$1,500, or if you use your debit card 15 times per month for a total of \$300 (cumulative per statement cycle and must post during statement cycle). There will be a 30-day grace period (from the account opening date) before any service charges will occur.

#### 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 Deposits Other than Cash

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

#### Statement Frequency

You will receive an e-statement for this account monthly.

#### Transaction Requirements

To earn the interest rate and APY described above, you must meet each of the following qualifications during each statement cycle period:

- Enroll to receive electronic bank statements monthly
- Conduct 15 debit card transactions per month (must post during statement cycle)
- Have one ACH transaction (debit or credit) conducted on your account monthly
- Access your account through Internet Banking (ex. Inquiries, transfers, Bill Pay) each month

You will receive a refund of 3 foreign ATM transaction fees per statement cycle (\$6.00 maximum per statement cycle).

