

# A Clear and Concise Guide<sup>1</sup> to the CHECKING WITH INTEREST ACCOUNT

BASIC TERMS AND CONDITIONS			
<b>Account Opening and Usage</b>	Minimum Deposit Needed to Open Account	<b>\$1</b>	
	Minimum Balance Fee	<b>\$12</b>	Assessed monthly if you do not meet the Minimum Balance requirement.
	Requirement to Waive Minimum Balance Fee		Maintain a balance of \$500 or more each day.
	Gold Key ATMs (ATMs we own)	<b>Free</b>	For transactions using Gold Key ATMs.
	Non-Gold Key ATMs (ATMs we do not own)	<b>\$2.50</b>	For each withdrawal, inquiry or transfer, plus any fee charged by the ATM's owner/operator.
	Non-Sufficient Funds (NSF) Fee	<b>\$34</b>	Per item we return because you do not have enough money in your account.
	Overdraft Fee	<b>\$34</b>	Per item we pay even though you do not have enough money in your account.
	Other Service Fees		Please consult the Banking Services/Fee Schedule for a list of additional service fees.

AccountTRANSFER OVERDRAFT PROTECTION PLAN		
AccountTRANSFER Overdraft Protection allows you to use the money you put aside in a separate designated "transfer from" account as protection against overdrafts in other accounts.		
<b>AccountTRANSFER Overdraft Protection (you must request this additional service)</b>	<b>\$10</b>	AccountTRANSFER Overdraft Protection transfers are made for the exact amount required to cover the overdraft <u>plus</u> the applicable transfer fee. If your designated "transfer from" account does not have enough available funds to cover the necessary amount, we will not make a transfer. We will make one (1) transfer per day and one (1) fee of \$10 will be assessed. If the exact amount is not available in the designated "transfer from" account to cover the overdraft <u>plus</u> the transfer fee, then no transfer will take place and our normal per item NSF/OD fee and Negative Balance Fees apply.

WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES				
We pay overdrafts at our discretion, which means we do not guarantee we will always authorize and pay any type of transaction. An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway.				
<b>Overdraft Fees and Overdraft Options</b>	No Overdraft Privilege Service		If you choose not to opt into any kind of overdraft privilege, then all transactions that will cause an overdraft will be declined or returned. However, even if you choose not to opt into any kind of overdraft privilege, your account may still become overdrawn.	
	<b>Option A: No Overdraft Privilege (you must request this option)</b>	Non-Sufficient Funds (NSF) Fee	<b>\$34</b>	You will be charged an NSF fee for each check, ACH transaction and bill payment that is returned because you do not have enough money in your account. We will not charge this fee if the item we return is \$1 or less.
		Maximum Number of NSF Fees per Day	<b>3</b>	We limit the number of NSF fees you will be charged to three (3) per banking day. A "banking day" is every day except Easter Sunday, Thanksgiving Day and Christmas Day.
		Negative Balance Fee	<b>\$34</b>	If your account is overdrawn for seven (7) consecutive banking days, we will charge you this additional fee on the seventh (7 <sup>th</sup> ) banking day. We will waive this fee if on the seventh (7 <sup>th</sup> ) day your account is overdrawn \$10 or less. A "banking day" is every day except Easter Sunday, Thanksgiving Day and Christmas Day.

## WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES

<b>Overdraft Fees and Overdraft Options</b>	<b>Option B: Partial Overdraft Privilege (This is the standard overdraft service that comes with the account)</b>	Partial Overdraft Privilege Service		We may, at our discretion, authorize and pay overdrafts for checks, ACH transactions and automated bill payments.
		Overdraft Fee/Non-Sufficient Funds (NSF) Fee	<b>\$34</b>	If we choose not to pay these types of items for you, you will be charged an NSF fee for each item we return. If we choose to pay these types of items for you, you will be charged an Overdraft fee for each item we pay. We will not charge you a fee: <ul style="list-style-type: none"> <li>• For each item \$1 or less, or</li> <li>• Any time after we've paid an item, including fees, if your resulting account balance is \$10 or less overdrawn.</li> </ul>
		Maximum Number of Overdraft Fees/NSF Fees per Day	<b>3</b>	We limit the combined number of per item Overdraft fees and NSF fees you will be charged to three (3) per banking day. A "banking day" is every day except Easter Sunday, Thanksgiving Day and Christmas Day.
		Negative Balance Fee	<b>\$34</b>	If your account is overdrawn for seven (7) consecutive banking days, we will charge you this additional fee on the seventh (7 <sup>th</sup> ) banking day. We will waive this fee if on the seventh (7 <sup>th</sup> ) day your account is overdrawn \$10 or less. A "banking day" is every day except Easter Sunday, Thanksgiving Day and Christmas Day.
	<b>Option C: Full Overdraft Privilege (you must request this option)</b>	Full Overdraft Privilege Service		We may, at our discretion, authorize and pay overdrafts for all types of transactions: ATM, everyday debit card transactions, recurring debit card transactions, checks, ACH transactions and automated bill payments.
		Overdraft Fee/Non-Sufficient Funds (NSF) Fee	<b>\$34</b>	If we choose not to pay these types of items for you, you will be charged an NSF fee for each item we return. If we choose to pay these types of items for you, you will be charged an Overdraft fee for each item we pay. We will not charge you a fee: <ul style="list-style-type: none"> <li>• For each item \$1 or less, or</li> <li>• Any time after we've paid an item, including fees, if your resulting account balance is \$10 or less overdrawn.</li> </ul>
		Maximum Number of Overdraft Fees/ NSF Fees per Day	<b>3</b>	We limit the combined number of per item Overdraft fees and NSF fees you will be charged to three (3) per banking day. A "banking day" is every day except Easter Sunday, Thanksgiving Day and Christmas Day.
		Negative Balance Fee	<b>\$34</b>	If your account is overdrawn for seven (7) consecutive banking days, we will charge you this additional fee on the seventh (7 <sup>th</sup> ) banking day. We will waive this fee if on the seventh (7 <sup>th</sup> ) day your account is overdrawn \$10 or less. A "banking day" is every day except Easter Sunday, Thanksgiving Day and Christmas Day.

## WHAT YOU NEED TO KNOW ABOUT OUR PROCESSING POLICIES

<b>Processing Policies</b>	<p>Posting Order <i>The order in which withdrawals and deposits are processed</i></p>	<p>We start with the account balance in your account at the beginning of the banking day, subtract holds from your account balance and make any adjustments from prior days. Next, we add credits and then subtract debits from your account balance. The following is a summary of how we generally post items and examples of some of our categories and the more common transactions we assign to each category.</p> <ul style="list-style-type: none"> <li>• First, your deposits and credits are added to your account balance.</li> <li>• Then, withdrawals made at our teller windows, transfers made with our 24-Hour Personal Account Line, online and mobile banking systems, online and mobile banking bill payments and outgoing wire transfers are subtracted from your account balance in lowest to highest dollar amount.</li> <li>• Then, card transactions and ATM transactions are subtracted from your account balance in date and time order.</li> <li>• Then, ACH debits without a check number are subtracted from your account balance before other checks you wrote with a check number, in highest to lowest dollar amount. When we receive a check number, checks will be subtracted from your account balance in sequential check number order.</li> <li>• Finally, most fees and service charges in lowest to highest dollar amount.</li> </ul> <p>Keep in mind that we may process transactions in a different order than you made them. This may impact the total amount of fees you incur per banking day. A <i>“banking day” is every day except Easter Sunday, Thanksgiving Day and Christmas Day.</i></p>
	<p>Deposit Hold Policy <i>When funds deposited to your account are available</i></p>	<ul style="list-style-type: none"> <li>• <b>Electronic direct deposit</b> <ul style="list-style-type: none"> <li>○ Typically the same day we receive your deposit. In some instances, we may receive your direct deposit in advance of the release/settlement date authorized by the sender. In such cases, the direct deposit will be made available no later than the release/settlement date.</li> </ul> </li> <li>• <b>Cash deposit with teller</b> <ul style="list-style-type: none"> <li>○ Same banking day. A <i>“banking day” is every day except Easter Sunday, Thanksgiving Day and Christmas Day.</i></li> </ul> </li> <li>• <b>Check deposit with teller</b> <ul style="list-style-type: none"> <li>○ Usually the next banking day. A <i>“banking day” is every day except Easter Sunday, Thanksgiving Day and Christmas Day.</i> In some situations, after your deposit is made, we may notify you that your funds will not be available for up to seven (7) business days after the business day of your deposit. The first \$200 of that deposit may be made available the next business day after the business day of your deposit depending on the type of hold placed.</li> <li>○ If you are a new customer, within the first thirty (30) days after your account is opened, we may notify you after your deposit is made that your funds will not be available for up to nine (9) business days after the business day of your deposit.</li> </ul> </li> </ul> <p>A <i>“business day” is a non-holiday weekday generally ending at 5:00 p.m. local time.</i></p>

## WHAT YOU NEED TO KNOW ABOUT OUR RATE INFORMATION

<b>Rate Information</b>	The interest rate and Annual Percentage Yield (APY) on this account are subject to change at any time, without notice.	
	Minimum Daily Balance to Receive the APY	<b>\$.01</b>
	Determining the Interest Rate	See the Personal Banking Rate Sheet for the current APY and interest rate for this account.
	Frequency of Interest Rate Changes	Any change to the interest rate for your account is at our discretion.
	Compounding and Crediting	We may, at any time, change the basis of payment for interest or the rate of interest.
	Balance Computational Method	Interest is compounded daily and credited monthly. Interest earned but not credited will be paid upon closeout of the account.
	When Interest Begins to Accrue	We use the daily balance method to calculate interest. This method applies a daily periodic rate to the ending balance in your account, including any accrued but unpaid interest, using a 365 day year.
	When Interest Begins to Accrue	Interest begins to accrue on the business day you deposit cash or non-cash items (for example, checks).

<sup>1</sup> This guide highlights some of the terms of the Checking with Interest Account we offer. It is not the governing terms and conditions of the Checking with Interest Account. For the governing terms and conditions of the Checking with Interest Account, please see the Deposit Agreement and Account Disclosure. For more information about our overdraft fees and options, and other services we offer, please see the *What You Need to Know about Overdrafts and Overdraft Fees* disclosure and the *Banking Services/Fee Schedule*. For more information about our deposit hold policy, please see the *Funds Availability Policy*. For more information about our APY and interest rate, please see the *Personal Banking Rate Sheet*.