

A Clear and Concise Guide¹ to the POWER STASH ACCOUNT

WHAT YOU NEED TO KNOW ABOUT OUR ONE-TIME BONUS

Bonus Information	Your Power Stash Account provides you the opportunity to receive a one-time bonus if certain requirements are met.		
	You will be paid a one-time bonus if you meet the following requirement:		Must have a balance of \$400.00 or greater after the account is active for 6 consecutive months
	One-Time Bonus Amount*	\$10	We will credit your account for the one-time Bonus Amount upon the fulfillment of the requirement stated above.
	How and When the One-Time Bonus will be paid		Upon completion of the bonus requirement, the bonus will be deposited into your Power Stash Account on the next banking day. If the bonus requirement is not met, the bonus will be forfeited after 12 calendar months from when the account is opened.
	Reporting		The \$10 bonus will be reported to the Internal Revenue Service (IRS). Only customers with a Social Security Number or Tax Identification Number are eligible for this one-time bonus.

**The one-time bonus offer can be modified or withdrawn at any time without prior notice*

BASIC TERMS AND CONDITIONS

Account Opening and Usage	Minimum Deposit Needed to Open Account	\$5	
	Requirements to Open Account		<ul style="list-style-type: none"> • Must have an open and active consumer checking account at the time of account opening (eAccount not eligible) • Must set up a recurring transfer at the time of account opening from another account at the Bank to occur at least monthly • Must set up AccountTransfer Overdraft Protection Plan from your Power Stash Account to another account at the Bank
	Monthly Maintenance Fee	\$5	
	Requirements to Waive Monthly Maintenance Fee (No monthly maintenance fee if you do both of the following each statement cycle)		<ul style="list-style-type: none"> • Receive E-Statements monthly with this account • Maintain an open and active checking account other than a Power Stash account
	Check Writing		This account does not permit you to write checks and checks will not be ordered on this account.
	Debit Mastercard®		This account does not permit you to have a Debit Mastercard and a Debit Mastercard will not be ordered for this 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	AccountTRANSFER Overdraft Protection allows you to use the money you put aside in your Power Stash account to “transfer from” as protection against overdrafts in your other accounts.		
	AccountTRANSFER Overdraft Protection (This is required to open a Power Stash Account)	Free	AccountTRANSFER Overdraft Protection transfers are made for the exact amount required to cover the overdraft. If your Power Stash account does not have enough available funds to “transfer from” to cover the necessary amount, we will not make a transfer to your other designated account. Your other account is subject to our normal \$34 per item NSF/OD fee and Negative Balance Fees as disclosed in our Banking Services/Fee Schedule. We will make one (1) transfer per day.

NO OVERDRAFT SERVICES

No Overdraft Services	To help you manage your account, the Power Stash does not come with overdraft services. We will not authorize a debit item unless our records indicate that you have enough available funds in your account at the time of transaction to cover the item. Bank fees and service charges may overdraw your account if you do not have enough money in your account when the fees and service charges are assessed. This means your account may become overdrawn even without overdraft services; however, we will not charge you an overdraft fee if this occurs.
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WHAT YOU NEED TO KNOW ABOUT OUR PROCESSING POLICIES

Processing Policies	<p>Posting Order</p> <p><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"> • First, your deposits and credits are added to your account balance. • 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. • Then, card transactions and ATM transactions are subtracted from your account balance in date and time order. • 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. • Finally, most fees and service charges in lowest to highest dollar amount. <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</p> <p><i>When funds deposited to your account are available</i></p>	<ul style="list-style-type: none"> • Electronic direct deposit <ul style="list-style-type: none"> ○ 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. • Cash deposit with teller <ul style="list-style-type: none"> ○ Same banking day. A <i>“banking day” is every day except Easter Sunday, Thanksgiving Day and Christmas Day.</i> • Check deposit with teller <ul style="list-style-type: none"> ○ 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. ○ 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. <p><i>A “business day” is a non-holiday weekday generally ending at 5:00 p.m. local time.</i></p>

¹ This guide highlights some of the terms of the Power Stash Account we offer. It is not the governing terms and conditions of the Power Stash Account. For the governing terms and conditions of the Power Stash Account, please see the Deposit Agreement and Account Disclosure. For more information about other services we offer, please see the *Banking Services/Fee Schedule*. For more information about our deposit hold policy, please see the *Funds Availability Policy*. The one-time bonus offer can be modified or withdrawn at any time without prior notice.