

Your Premium Money Market Account

This is the account you have opened or inquired about. Your interest rate and annual percentage yield may change. Further details are inside this brochure.

Rate Information

Tier 1- If your daily balance is \$9.99 or less, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

Tier 2- If your daily balance more than \$9.99 but less than \$2500.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

Tier 3- If your daily balance is \$2,500.00 or more, but less than \$10,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

Tier 4- If your daily balance is \$10,000.00 or more, but less than \$25,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

Tier 5- If your daily balance is \$25,000.00 or more, but less than \$100,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

Tier 6- If your daily balance is \$100,000.00 or more, but less than \$250,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

Tier 7- If your daily balance is \$250,000.00 or more, but less than \$500,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

Tier 8- If your daily balance is \$500,000.00 or more, but less than \$1,000,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

Tier 9- If your daily balance is \$1,000,000.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

Frequency of rate changes- We may change the interest rate on your account at any time.

Determination of rate- At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency- Interest will be compounded every day. Interest will be credited to your account every month.

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

Minimum balance to open the account- You must deposit \$2,500.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed- You must maintain a minimum balance of \$10.00 in the account every day to obtain the disclosed annual percentage yield.

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).

Transaction limitation: Transfers from a Money Market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per statement cycle with no more than three by check, draft, or similar order to third parties.

Fees: Please refer to the Schedule of Fees and Services for additional information about fees.