

RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$10,000.00	0.650000%	0.65%
2	Equal to or greater than \$10,000.00 but less than \$50,000.00	0.700000%	0.70%
3	Equal to or greater than \$50,000.00 but less than \$100,000.00	0.800000%	0.80%
4	Equal to or greater than \$100,000.00 but less than \$250,000.00	0.900000%	0.90%
5	Equal to or greater than \$250,000.00 but less than \$500,000.00	0.900000%	0.90%
6	Equal to or greater than \$500,000.00 but less than \$1,500,000.00	1.050000%	1.06%
7	Equal to or greater than \$1,500,000.00	1.050000%	1.06%

Your interest rate and annual percentage yield may change.

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

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. A service charge of \$12.00 will be imposed every statement cycle if the average daily balance for the statement cycle falls below \$10,000.00.

The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

There is no minimum balance required to open the account.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. We reserve the right to at any time require not less than 7 days notice in writing before any withdrawal from an interest bearing account.

Please refer to the separate fee schedule provided to you for information about fees associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees change, and upon request.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 02/18/2025. To obtain the current rate(s) and annual percentage yield information, please call (800)395-3900.