



**ELIGIBILITY REQUIREMENTS.** Account Holder must be under the age of 18 years to qualify as a minor. The minor must be accompanied on the account by a parent or guardian until they reach the age of 18 years.

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

Tier	Average Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Equal to or greater than \$0.00 but less than \$10.00	0.000%	0.00%
2	Equal to or greater than \$10.00 but less than \$2,500.00	0.100%	0.10%
3	Equal to or greater than \$2,500.00 but less than \$10,000.00	0.150%	0.15%
4	Equal to or greater than \$10,000.00	0.200%	0.20%

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

**MINIMUM BALANCE REQUIREMENTS.** A Minimum Balance Fee of \$3.00 will be imposed every month if the daily balance on any day of the month falls below \$100.00.

Minimum Balance Fee will be waived while the Account Holder is under the age of 18 years. Upon turning 18 years of age, the account may be assessed the Minimum Balance Fee outlined in this document.

You must maintain a minimum average daily balance of \$10.00 to obtain the disclosed annual percentage yield.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$6.00 per month will be charged after 12 months of inactivity.

**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 average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. 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.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** During any month, you are allowed no more than six (6) withdrawals or transfers to another account of yours or to a third party by means of a preauthorized transfer, automatic transfer, telephone order, computer transfer, check, draft, or ATM/Debit card to a third party.

**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 07/17/2018. To obtain the current rate(s) and annual percentage yield information, please call (800)246-0989.

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