

**RATE INFORMATION.** The interest rate on your account is 0.050% with an annual percentage yield of 0.05%.

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.** You must deposit \$100.00 to open this account. A Minimum Balance Fee of \$6.00 will be imposed every month if the daily balance on any day of the statement cycle falls below \$1,500.00.

To waive service charge, account holder must maintain the aforementioned minimum balance OR be enrolled in E-Statements.

You must maintain a minimum average daily balance of \$2,000.00 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.

**BOUNCE PROTECTION.** Bounce Protection is a non-contractual courtesy that is available to individual/jointly owned accounts in good standing for personal or household use. First National Bank of Germantown reserves the right to limit participation to one account per household and to suspend, revoke, or discontinue this service without prior notice.

**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.** No transaction limitations apply to this account.

**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.