(218) 387-2441

Terms following a 🗵 apply only if checked.				
Acct: COMMERCIAL CHECKING	Acct #: 1	Date:	MARCH 05	, 2024
The interest rate and annual percentage yield rate and yield information please call us at	stated below are accurate as of the date print.	ed above. I	f you would like	more current
This disclosure contains the rules which govern y used in this disclosure should be construed so the				nd phrases
☐ FIXED RATE ☐ The interest rate for your account is rate notice in writing. ☐ The interest rate and annual percentage yield.	% with an annual percentage yield . We will not decrease this rate u eld for your account depend upon the applica	nless we fir	st give you at l	
We will not decrease these rates unless we fi	irst give you at least 30 days notice in writing			
☐ VARIABLE RATE ☐ The interest rate for your account is rate and annual percentage yield may change. ☐ The interest rate and annual percentage yield for these tiers may change.				ur interest ate and annual
Determination of Rate. At our discretion, we may change the inte The interest rate for your account	rest rate on your account.			
☐ The fixed initial rate is not determined by t☐ The initial interest rate on your account	this rule.			•
Subsequent rates				
Frequency of Rate Change. We may change the interest rate on your accuracy was change the interest rate on your accuracy was accurated by the change of the changes.				thereafter.
☐ The interest rate for your account will not ☐ The interest rate will not be less than ☐ The interest rate will not the interest rate initially disclosed to you.	by more than % or more than	eac %.	h	

Minimum Balance Requireme	ents		
To Open the Account. You must	deposit at least \$	to open this account.	
☐ To Avoid Imposition of Fees.			
To avoid the imposition of the		you must meet	following requirements:
□a	of \$	will be imposed every	
if the balance in the account falls	s below \$	any day of the	•
∐A	of \$	will be imposed every	u budana A
if the average daily balance for the	ne		s below \$.
		ncipal in the account for each day of the	period and dividing that rights by
the number of days in the period	. The period we use is	•	
To avoid the imposition of the		you must meet	following requirements:
□a	of \$	will be imposed for	
		or payment out of your account) if the b	alance in the account falls below
	ay of the		
□A	of \$	will be imposed for	
transaction (withdrawal, check p		or payment out of your account) if the a	
			verage daily balance is calculated
by adding the principal in the acc The period we use is	count for each day of the ,	e period and dividing that figure by the r	lumber of days in the period.
☐ To Obtain the Annual Percentage	e Yield Disclosed.		
You must maintain a minimur		in the account each day	to obtain the disclosed annual
You must maintain a minimur yield. The average daily balance figure by the number of days in	is calculated by adding t	the principal in the account for each day	the disclosed annual percentage of the period and dividing that
To Maintain the Account.	. b.l	in the account each day	v. If you do not maintain this
You must maintain a minimus			. If you do not maintain the
minimum balance, your account You must maintain a minimu			ount. If you do not maintain this
		ozen or closed. The average daily balance	•
principal in the account for each	day of the period and d	ividing that figure by the number of day.	s in the period. The period we use is
	•		
Compounding and Crediting			
Compounding and Greatung			
Frequency. Interest Interest will be		be compounded	
Effect of Closing an Account. If accrued interest.	you close your account	before interest is credited, you	receive the

Balance Computation Method	
Daily Balance Method. We use the periodic rate to the principal in the acc	daily balance method to calculate the interest on your account. This method applies a daily ount each day.
applies a periodic rate to the average	use the average daily balance method to calculate interest on your account. This method aily balance in the account for the period. The average daily balance is calculated by adding the f the period and dividing that figure by the number of days in the period. The period we use is
Accrual of Interest on Noncas	n Deposits
☐ Interest begins to accrue no later to ☐ Interest begins to accrue	an the business day we receive credit for the deposit of noncash items (for example, checks).
you deposit noncash items (for examp	e, checks).
Bonuses	
You will as a bonus of \$ to obta To earn the bonus,	. You must maintain a minimum n the bonus.
Transaction Limitations	
You may only make ATM	its into your account each statement cycle. your account each statement cycle. thorized transfers your account each statement cycle.

Commercial Checking Fees:
A maintenance charge fee of \$5.00 will be charged each statement cycle.
A Debit Fee of \$0.10 will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account).
A Transit Item Fee of \$0.08 will be charged per transit item deposited.
You will earn a credit of \$0.10 for each \$100 average collected balance in your account during your statement cycle. This earnings credit will reduce the service charge.

\$3.00 monthly dormant fee on an account that has not had a deposit or withdrawal for one year or longer.

Terms following a 🗵 apply only if checked.			
Acct: DOUBLE-DIME-A-TIME	Acct #: 1	Date: MAR	CH 05, 2024
The interest rate and annual percentage yield stated rate and yield information please call us at	d below are accurate as of the date .	printed above. If you w	ould like more current
This disclosure contains the rules which govern your dused in this disclosure should be construed so that the			
☐ FIXED RATE ☐ The interest rate for your account is rate notice in writing. ☐ The interest rate and annual percentage yield for		ate unless we first give	
We will not decrease these rates unless we first given	ve you at least 30 days notice in wi	iting.	
 □ VARIABLE RATE □ The interest rate for your account is rate and annual percentage yield may change. □ The interest rate and annual percentage yield fo percentage yield for these tiers may change. 	% with an annual percentage ryour account depend upon the ap		%. Your interest
Determination of Rate. At our discretion, we may change the interest recount. The interest rate for your account.	ate on your account.		
☐ The fixed initial rate is not determined by this ru☐ The initial interest rate on your account	ule.		
Subsequent rates			
Frequency of Rate Change. We may change the interest rate on your account your initial interest rate will not change. We may change the interest rate on your account your a			thereafter.
Limitations on Rate Changes. The interest rate for your account will not The interest rate will not be less than The interest rate will not the interest rate initially disclosed to you.	by more than % or more than	each %.	

Minimum Balance Requirements		
☐ To Open the Account. You must deposit at least \$	to open this account.	
To Avoid Imposition of Fees.		
To avoid the imposition of the	you must meet	following requirements:
☐ A of \$	will be imposed every	
if the balance in the account falls below \$	any day of the	•
☐ A of \$	will be imposed every	
if the average daily balance for the		below \$
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. The period we u	use is .	
To avoid the imposition of the	you must meet	following requirements:
□A of \$	will be imposed for	
transaction (withdrawal, check paid, automatic tra	ansfer or payment out of your account) if the ba	lance in the account falls below
\$ any day of the		•
□A of \$	will be imposed for	
transaction (withdrawal, check paid, automatic tra	ansfer or payment out of your account) if the av	verage daily balance for the
		verage daily balance is calculated
by adding the principal in the account for each da The period we use is	y of the period and dividing that figure by the nu	umber of days in the period.
To Obtain the Annual Percentage Yield Disclosed.		
You must maintain a minimum balance of \$ percentage yield.	in the account each day	to obtain the disclosed annual
You must maintain a minimum average daily by yield. The average daily balance is calculated by a figure by the number of days in the period. The period of the period of the period.	adding the principal in the account for each day	he disclosed annual percentage of the period and dividing that
figure by the number of days in the period. The p	eriod we day is	·
☐ To Maintain the Account.		
You must maintain a minimum balance of \$	·	. If you do not maintain this
minimum balance, your account may be frozen or		
You must maintain a minimum average daily b		ount. If you do not maintain this
minimum average daily balance, your account ma principal in the account for each day of the period	ay be frozen or closed. The average daily balanc d and dividing that figure by the number of days	e is calculated by adding the in the period. The period we use is
Compounding and Crediting		
Compounding and Creating		
Frequency. Interest Interest will be	be compounded	
☐ Effect of Closing an Account. If you close your a accrued interest.	ccount before interest is credited, you	receive the

Balance Computation Method	
Daily Balance Method. We use the periodic rate to the principal in the acceptance.	daily balance method to calculate the interest on your account. This method applies a daily count each day.
applies a periodic rate to the average	e use the average daily balance method to calculate interest on your account. This method daily balance in the account for the period. The average daily balance is calculated by adding the of the period and dividing that figure by the number of days in the period. The period we use is
Accrual of Interest on Noncas	h Deposits
Interest begins to accrue no later t	han the business day we receive credit for the deposit of noncash items (for example, checks).
you deposit noncash items (for example)	ole, checks).
Bonuses	
You will as a bonus of \$ to obta To earn the bonus,	. You must maintain a minimum in the bonus.
Transaction Limitations	
You may only make ATM	sits into your account each statement cycle. your account each statement cycle. uthorized transfers your account each statement cycle.

Fees:
A service charge fee of \$2.00 will be charged per statement cycle.
A Fee of \$0.20 per debit will be charged for each debit transaction (withdrawal, check paid, automatic transfer, or payment out of this account).

\$3.00 monthly dormant fee on an account that has not had a deposit or withdrawal for one year or longer.

	•		
Terms following a 🗵 apply only if checked.			
Acct: SAVINGS ACCOUNT	Acct #: 1	Date: MA	RCH 05, 2024
igspace The interest rate and annual percentage yield stated rate and yield information please call us at (218)		printed above. If you	would like more current
This disclosure contains the rules which govern your deused in this disclosure should be construed so that the			
FIXED RATE The interest rate for your account is rate	% with an annual percentage of the contage of the c		%. We will pay this ve you at least 30 days
notice in writing. The interest rate and annual percentage yield for	vous account denend upon the an	nlicable rate tier. We	will nay these rates
E The interest rate and annual personage yield for	your account apoint apoin the ap	pridabio fato tidi. VVO	· ·
We will not decrease these rates unless we first giv	e you at least 30 days notice in w	riting.	
VARIABLE RATE			%. Your interest interest rate and annual
Determination of Rate. At our discretion, we may change the interest rate. The interest rate for your account.	ate on your account.		
☐ The fixed initial rate is not determined by this rul☐ The initial interest rate on your account	le.		
Subsequent rates			
Frequency of Rate Change. We may change the interest rate on your account Your initial interest rate will not change. We may change the interest rate on your account a			thereafter.
Limitations on Rate Changes. The interest rate for your account will not The interest rate will not be less than The interest rate will not the interest rate initially disclosed to you.	by more than % or more than	each %.	

Minimum Balance Requ	irements		
To Open the Account. You	ı must deposit at least \$	to open this ac	ecount.
▼ To Avoid Imposition of Fed	es.		
To avoid the imposition of the	service charge f	ee you must meet the will be imposed every any day of the	following requirements:
if the balance in the account A fee if the average daily balance	of \$2.00	• •	monthly statement cycle falls below \$ 200.00
The average daily balance	is calculated by adding the period. The period we use is		of the period and dividing that figure by
To avoid the imposition of the	e	you must meet	following requirements:
A	of \$	will be imposed for	
	check paid, automatic transfe any day of the of \$	er or payment out of your account) i	f the balance in the account falls below
	check paid, automatic transfe	er or payment out of your account) i	f the average daily balance for the
		lls below \$. The average daily balance is calculated
by adding the principal in The period we use is	the account for each day of	the period and dividing that figure b	y the number of days in the period.
To Obtain the Annual Per You must maintain a n percentage yield.	ninimum balance of \$		ach day to obtain the disclosed annual
yield. The average daily b	ninimum average daily baland alance is calculated by addin ays in the period. The period	g the principal in the account for ea	obtain the disclosed annual percentage sich day of the period and dividing that
☐ To Maintain the Account.			
You must maintain a r	ninimum balance of \$ ccount may be frozen or clos		ach day. If you do not maintain this
You must maintain a r	ninimum average daily baland alance, your account may be	ce of \$ in t frozen or closed. The average daily	the account. If you do not maintain this balance is calculated by adding the of days in the period. The period we use is
Compounding and Cre	editing		
Frequency. Interest will Interest will be paid qua		be compounded quarter	ly .
Effect of Closing an Accordance accrued interest.	ount. If you close your accou	nt before interest is credited, you	will receive the

Balance Computation IV	lethod	
Daily Balance Method. We periodic rate to the principal in		calculate the interest on your account. This method applies a daily
applies a periodic rate to the a	average daily balance in the accor	alance method to calculate interest on your account. This method unt for the period. The average daily balance is calculated by adding the that figure by the number of days in the period. The period we use is
Accrual of Interest on I	Voncash Deposits	
☐ Interest begins to accrue r☐ Interest begins to accrue	no later than the business day we	e receive credit for the deposit of noncash items (for example, checks).
you deposit noncash items (fo	or example, checks).	
Bonuses		
☐You will		
as a bonus	. 🗌 You must maint	tain a minimum
of \$ □To earn the bonus,	to obtain the bonus.	
Transaction Limitations	s	
The minimum amount you	may deposit is \$	
The minimum amount you		
☐ During any	•	, you may not make more than
		hird party by means of a preauthorized or automatic transfer or telephone bit card or similar order to a third party.
You may only make	deposits into your account ea	ich statement cycle.
You may only make	ATM	your account each statement cycle.
∐You may only make	preauthorized transfers	your account each statement cycle.

Fees: An excess withdrawal fee of \$1.00 will be charged for each withdrawal in excess of three during a month.

\$3.00 monthly dormant fee on an account that has not had a deposit or withdrawal for three years or longer.

erms following a 🗵 apply only if checked.			
cct: M M - BUSINESS	Acct #: 1	Date: M	IARCH 05, 2024
The interest rate and annual percentage yield state and yield information please call us at (218		printed above. If yo	ou would like more current
his disclosure contains the rules which govern yo sed in this disclosure should be construed so that			
FIXED RATE			
☐The interest rate for your account is	% with an annual percentage y	yield of	%. We will pay this
rate	. We will not decrease this ra	ate unless we first g	jive you at least 30 days
notice in writing.			
☐ The interest rate and annual percentage yiel	d for your account depend upon the app	plicable rate tier. W	e will pay these rates
We will not decrease these rates unless we first	st give you at least 30 days notice in wr	riting.	
VARIABLE RATE			
☐ The interest rate for your account is	% with an annual percentage	yield of	%. Your interest
rate and annual percentage yield may change.			
The interest rate and annual percentage yield percentage yield for these tiers may change.	id for your account depend upon the ap	plicable rate tier. Tr	ie interest rate and annual
Determination of Rate.			
	est rate on your account.		
The interest rate for your account	·		
☐ The fixed initial rate is not determined by th	nis rule.		
The initial interest rate on your account			
Cohannantantan			
Subsequent rates			
Frequency of Rate Change.			
We may change the interest rate on your ac	ccount		
Your initial interest rate will not change			
We may change the interest rate on your accordance	unt at that time and		thereafter
Limitations on Rate Changes.			
	by more than	each	
The interest rate for your account will not			
☐ The interest rate will not be less than	% or more than	%.	
	% or more than	%.	

Minimum Balance Requirements	
▼To Open the Account. You must deposit at least \$ 2,500.00	to open this account.
A of \$ will b	meet the following requirements: e imposed every ay of the .
	e imposed every monthly statement cycle falls below \$ 2,500.00
the number of days in the period. The period we use is one month To avoid the imposition of the you must mee \[\begin{array}{cccccccccccccccccccccccccccccccccccc	e imposed for
\$ any day of the A of \$ will be transaction (withdrawal, check paid, automatic transfer or payment out falls below \$ by adding the principal in the account for each day of the period and div	. e imposed for of your account) if the average daily balance for the . The average daily balance is calculated
The period we use is To Obtain the Annual Percentage Yield Disclosed. You must maintain a minimum balance of \$ percentage yield. You must maintain a minimum average daily balance of \$ yield. The average daily balance is calculated by adding the principal in figure by the number of days in the period. The period we use is	in the account each day to obtain the disclosed annual to obtain the disclosed annual percentage the account for each day of the period and dividing that .
 ☐ To Maintain the Account. ☐ You must maintain a minimum balance of \$ minimum balance, your account may be frozen or closed. ☐ You must maintain a minimum average daily balance of \$ minimum average daily balance, your account may be frozen or closed. principal in the account for each day of the period and dividing that figure. 	in the account each day. If you do not maintain this in the account. If you do not maintain this The average daily balance is calculated by adding the re by the number of days in the period. The period we use is
Compounding and Crediting Frequency. Interest will be compound interest will be paid monthly Effect of Closing an Account. If you close your account before interest	is credited you will receive the

accrued interest.

Balance Computation	Method	
Daily Balance Method. W		calculate the interest on your account. This method applies a daily
applies a periodic rate to the	average daily balance in the acco	alance method to calculate interest on your account. This method unt for the period. The average daily balance is calculated by adding the that figure by the number of days in the period. The period we use is
Accrual of Interest on	Noncash Denosits	
	no later than the business day we	e receive credit for the deposit of noncash items (for example, checks).
you deposit noncash items (for example, checks).	
Bonuses		
☐You will		
as a bonus	, ☐You must maint	tain a minimum
of \$ To earn the bonus,	to obtain the bonus.	
Transaction Limitation	ns	
The minimum amount yo		
☐The minimum amount yo		· .
☐ During any		, you may not make more than
		hird party by means of a preauthorized or automatic transfer or telephone bit card or similar order to a third party.
You may only make	deposits into your account ea	·
☐ You may only make☐ You may only make	ATM preauthorized transfers	your account each statement cycle. your account each statement cycle.

TIERED RATES THAT APPLY TO THIS ACCOUNT:

DAILY BALANCE	RATE	APY		
\$ 0 - \$ 2,499.99 \$ 2,500.00 - \$24,999.99 \$ 25,000.00 - \$49,999.99 \$ 50,000.00 - \$99,999.99			1.30 % % % % % % % % % % % % % % % % % % %	1.316662 1.4662 1.552
\$100,000.00 & ABOVE			2.10 %	2.12 8

\$3.00 per month dormant fee on an account that has not had a deposit or withdrawal for one year or longer.

Terms following a 🗵 apply only if checked.			
Acct: PUBLIC SERVICE	Acct #: 1	Date: MARC	H 05, 2024
The interest rate and annual percentage yield stated trate and yield information please call us at	below are accurate as of the date	printed above. If you wo	uld like more current
This disclosure contains the rules which govern your depused in this disclosure should be construed so that the s			
☐ FIXED RATE ☐ The interest rate for your account is rate notice in writing. ☐ The interest rate and annual percentage yield for		, ate unless we first give yo	
We will not decrease these rates unless we first give	you at least 30 days notice in w	riting.	
☐ VARIABLE RATE ☐ The interest rate for your account is rate and annual percentage yield may change. ☐ The interest rate and annual percentage yield for percentage yield for these tiers may change.	% with an annual percentage your account depend upon the ap		%. Your interest
Determination of Rate. At our discretion, we may change the interest rate. The interest rate for your account	te on your account.		
☐ The fixed initial rate is not determined by this rule☐ The initial interest rate on your account	в.		·
Subsequent rates			
Frequency of Rate Change. We may change the interest rate on your accounty Your initial interest rate will not change. We may change the interest rate on your account at			thereafter.
Limitations on Rate Changes. The interest rate for your account will not The interest rate will not be less than The interest rate will not the interest rate initially disclosed to you.	by more than % or more than	each %.	

Minimum Balance Require	ements		
☐To Open the Account. You n	nust deposit at least \$	to open this a	ccount.
▼ To Avoid Imposition of Fees			
To avoid the imposition of the A if the balance in the account A service charge if the average daily balance is the number of days in the per	of \$ falls below \$ extraction for the month calculated by adding the pi	will be imposed every any day of the will be imposed every rincipal in the account for each day	following requirements: statement cycle falls below \$ 500.00 of the period and dividing that figure by
To avoid the imposition of the		you must meet	following requirements:
\square A	of \$	will be imposed for	
	ck paid, automatic transfer ny day of the	or payment out of your account)	if the balance in the account falls below
□A	of \$	will be imposed for	
transaction (withdrawal, che	ck paid, automatic transfer	or payment out of your account)	
			. The average daily balance is calculated
by adding the principal in the The period we use is	e account for each day of the .	he period and dividing that figure b	y the number of days in the period.
figure by the number of day To Maintain the Account. You must maintain a min minimum balance, your account. You must maintain a min minimum average daily bala	imum balance of \$ imum average daily balance nce is calculated by adding in the period. The period in imum balance of \$ bunt may be frozen or close imum average daily balance nce, your account may be f	e of \$ to on the principal in the account for eactor we use is in the account eactor ed. e of \$ in the average daily	obtain the disclosed annual percentage and day of the period and dividing that ach day. If you do not maintain this the account. If you do not maintain this balance is calculated by adding the of days in the period. The period we use is
Compounding and Credital Frequency. Interest Interest will be Effect of Closing an Account accrued interest.		be compounded t before interest is credited, you	receive the

Balance Computation Me	ethod	
Daily Balance Method. We uperiodic rate to the principal in		calculate the interest on your account. This method applies a daily
applies a periodic rate to the av	verage daily balance in the accou	alance method to calculate interest on your account. This method unt for the period. The average daily balance is calculated by adding the that figure by the number of days in the period. The period we use is
Accrual of Interest on N	oncash Deposits	
☐ Interest begins to accrue no☐ Interest begins to accrue	later than the business day we	receive credit for the deposit of noncash items (for example, checks).
you deposit noncash items (for	example, checks).	
Bonuses		
☐ You will as a bonus of \$ ☐ To earn the bonus,	. □You must mainta to obtain the bonus.	ain a minimum
Transaction Limitations		·
The minimum amount you r	• •	•
☐ The minimum amount you r☐ During any	nay withdraw is \$, you may not make more than
withdrawals or transfers to and	·	nird party by means of a preauthorized or automatic transfer or telephone oit card or similar order to a third party.
You may only make	deposits into your account eac	ch statement cycle.
You may only make You may only make	ATM preauthorized transfers	your account each statement cycle. your account each statement cycle.
• •	• • • • • • • • • • • • •	

Additional Terms

\$3.00 monthly dormant fee on an account that has not had a deposit or withdrawal for three years or longer.

		—		
Te	rms following a 🗵 apply only if checked.			
Αc	ct: REAL ESTATE TRUST	Acct #: 1	Date: MA	ARCH 05, 2024
	The interest rate and annual percentage yield stated been and yield information please call us at (218) 38		te printed above. If you	would like more current
	is disclosure contains the rules which govern your depo ed in this disclosure should be construed so that the si			
	FIXED RATE The interest rate for your account is rate notice in writing. The interest rate and annual percentage yield for you	% with an annual percentage . We will not decrease this our account depend upon the a	rate unless we first giv	,
	We will not decrease these rates unless we first give	you at least 30 days notice in v	writing.	
*	VARIABLE RATE The interest rate for your account is rate and annual percentage yield may change. The interest rate and annual percentage yield for y percentage yield for these tiers may change.	% with an annual percentag		%. Your interest interest rate and annual
	Determination of Rate. At our discretion, we may change the interest rate The interest rate for your account	on your account.		
	The fixed initial rate is not determined by this rule. The initial interest rate on your account			
	Subsequent rates			
	Frequency of Rate Change. We may change the interest rate on your account Your initial interest rate will not change We may change the interest rate on your account at the	that time and		thereafter.
	Limitations on Rate Changes. The interest rate for your account will not The interest rate will not be less than The interest rate will not the interest rate initially disclosed to you.	by more than % or more than	each %.	

Minimum Balance Requirements		
☐ To Open the Account. You must deposit at le	east \$ to open this account.	
☐ To Avoid Imposition of Fees.		
To avoid the imposition of the	you must meet will be imposed every	following requirements:
if the balance in the account falls below \$	any day of the will be imposed every	
if the average daily balance for the The average daily balance is calculated by ac the number of days in the period. The period	dding the principal in the account for each day of the	s below \$. period and dividing that figure by
To avoid the imposition of the	you must meet	following requirements:
LA of \$	will be imposed for	
transaction (withdrawal, check paid, automa \$any day of the	itic transfer or payment out of your account) if the ba	ılance in the account falls below
□ A of \$	will be imposed for	
transaction (withdrawal, check paid, automa	tic transfer or payment out of your account) if the average falls below \$. The average falls below .	verage daily balance for the verage daily balance is calculated
by adding the principal in the account for eac The period we use is	ch day of the period and dividing that figure by the no	umber of days in the period.
To Obtain the Annual Percentage Yield Discl You must maintain a minimum balance of percentage yield. You must maintain a minimum average divided. The average daily balance is calculated figure by the number of days in the period.	f \$ in the account each day aily balance of \$ 1,500.00 to obtain to d by adding the principal in the account for each day	to obtain the disclosed annual he disclosed annual percentage of the period and dividing that .
☐ To Maintain the Account.		
You must maintain a minimum balance of minimum balance, your account may be froz	•	. If you do not maintain this
You must maintain a minimum average d minimum average daily balance, your accour		
Compounding and Crediting		
Frequency. Interest will Interest will be paid monthly	be compounded monthly	
Effect of Closing an Account. If you close you accrued interest.	our account before interest is credited, you will	receive the

Balance Computation IV	/lethod	
Daily Balance Method. We periodic rate to the principal in		calculate the interest on your account. This method applies a daily
applies a periodic rate to the	average daily balance in the acco	alance method to calculate interest on your account. This method unt for the period. The average daily balance is calculated by adding the partial that figure by the number of days in the period. The period we use is
Accrual of Interest on I	Noncash Deposits	
☐ Interest begins to accrue r☐ Interest begins to accrue	no later than the business day we	e receive credit for the deposit of noncash items (for example, checks).
you deposit noncash items (fo	or example, checks).	
Bonuses		
You will as a bonus of \$ To earn the bonus,	. You must main to obtain the bonus.	tain a minimum
Transaction Limitations	s	
The minimum amount you	ı may deposit is \$	
The minimum amount you	ı may withdraw is \$	•
☐ During any		, you may not make more than
		third party by means of a preauthorized or automatic transfer or telephone bit card or similar order to a third party.
You may only make	deposits into your account ea	ach statement cycle.
You may only make	ATM	your account each statement cycle.
You may only make	preauthorized transfers	your account each statement cycle.

TIERED RATES THAT APPLY TO THIS ACCOUNT:

DAILY BALANCE \$ 0 - \$1,499.99 \$1,500.00 & ABOVE

RATE APY

.00 % .25 %

Fees:
A fee of \$5.00 will be charged each statement cycle.
A Debit Fee of \$.10 will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account).
A Transit Item Fee of \$.08 will be charged per transit item deposited.

\$3.00 monthly dormant fee on an account that has not had a deposit or withdrawal for one year or longer.