

## Account Guide\*

An overview of product features

<b>ACCOUNT MINIMUMS</b>	Minimum Deposit to Open an Account	<b>\$ 0</b>
	Ongoing Minimum Balance	<b>\$ 0</b>
<b>ACCOUNT FEES</b>	Monthly Maintenance	<b>\$ 0</b>
	Official Bank Check	<b>\$ 0</b>
	Expedited Delivery	<b>\$ 0</b> for official bank checks
	Account Closure	<b>\$ 0</b>
	Deposited Item Returned	<b>\$ 15</b> per returned item
	Excessive Withdrawal Fees	<b>\$ 15</b> per item in excess of 6 qualifying transactions**
	Stop Payment Order	<b>\$ 15</b> per order to stop payment for 6 months
	Wire Transfer	<b>\$ 0</b> for incoming wire transfers <b>\$ 30</b> for outgoing wire transfers
	Insufficient Funds Fee	<b>\$ 30</b> for each item presented against insufficient funds in your Account • 1 fee maximum per day
	<b>ACCOUNT POLICIES</b>	Interest Calculation Frequency
The Order in which Your Deposits and Withdrawals are Processed		<ul style="list-style-type: none"> <li>• ACH Deposits are added to your Account at the beginning of each Business Day.</li> <li>• The following transactions are added to your Account throughout the Business Day as they are received: <ul style="list-style-type: none"> <li>– ATM withdrawals</li> <li>– POS debit card purchases (including temporary holds and settlements)</li> <li>– Overdraft Protection Service holds</li> <li>– Cash and official bank check withdrawals</li> <li>– Cash deposits</li> <li>– Internal transfers</li> <li>– Incoming and outgoing wire transfers</li> <li>– ACH withdrawals you initiate from your Account to an external account</li> <li>– Checks that you deposited to your Account that have been returned unpaid</li> <li>– Any related fees</li> </ul> </li> <li>• Check deposits, Other Debits (checks, bill payments initiated by you through the Account Center, and ACH withdrawals initiated externally), other fees, and interest are added to your Account at the end of the Business Day.</li> </ul>
Business Days		“Business days” are Monday through Friday, excluding Federal Reserve Bank holidays.

Effective March 12, 2017

\* This Account Guide summarizes product features. For complete information about your Account, refer to the Deposit Account Agreement.

\*\*Federal law limits the number of certain types of withdrawals and transfers from your Money Market Account or Savings Account to a combined total of six (6) per calendar month per Account. There is no limit on the number of withdrawals by Official Check mailed to you. If you exceed these transaction limitations during any calendar month, we may assess an Excessive Withdrawal Fee or refuse to pay each transaction in excess of the limitations. If you exceed these limits on more than an occasional basis, we reserve the right to close your account.