



Truth in Savings Act

MONEY MARKET MAX

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

Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
\$0.00-\$9,999.99	0.00%	0.00%
\$10,000.00-\$49,999.99	0.15%	0.15%
\$50,000.00-\$99,999.99	0.499%	0.50%
\$100,000.00 and over	1.34%	1.35%

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. Interest will be credited to your account the last day of the periodic statement. If you close your account before interest is credited, you will receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$2,500.00 to open this account.

You must maintain a \$25,000.00 combined monthly average balance in deposits per statement cycle in order to avoid the \$20.00 Below Balance Maintenance Fee. We will either waive or refund the Below Balance Maintenance Fee.

The combined monthly average balance is based on collected balances for qualifying relationship deposit accounts per statement cycle. Qualifying relationship deposit accounts include retail and business checking, money market, savings, and time deposit accounts with primary, joint, authorized signer, trustee, beneficiary, director, partner, minor, and shareholder relationships. Collected balance means we only include those funds for which we have actually received payment. The combined monthly average balance is calculated by adding the closing balance in the account(s) at the end of each day and dividing the total by the number of days in the statement cycle (interest paid by the Bank not included).

You must maintain a minimum daily balance of \$10,000.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant/inactive account fee of \$25.00 per statement cycle will be charged after 12 statement cycles 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 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. First business day after the banking day you deposit non-cash items, for example checks.

TRANSACTION LIMITATIONS. You may make 6 withdrawal(s) from your account every statement cycle. This limitation applies to online or mobile banking transfers or payments, automatic or pre-authorized transfers, telephone transfers, drafts, or debit card transactions. Any withdrawals or transfers exceeding this limitation will incur a \$10.00 fee per occurrence.

FEES AND CHARGES. Please refer to the separate Schedule of Fees and Service Charges Personal and Commercial Accounts provided to you with this disclosure for information about fees and charges associated with this account. A Schedule of Fees and Service Charges Personal and Commercial Accounts will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.