



this disclosure contains the rules which govern your Money Market deposit account.

Variable Rate

The interest rate for your account is variable. Your interest rate and annual percentage yield may change at any time. The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change. As of November 4, 2024, the Money Market tiers are as follows:

Balance Range	Interest Rate	APY
Under \$10.00	0.000%	0.00%
\$10.00 - \$2,499.99	0.050%	0.05%
\$2,500.00 - \$9,999.99	0.050%	0.05%
\$10,000.00 - \$24,999.99	0.050%	0.05%
\$25,000.00 - \$49,999.99	0.050%	0.05%
\$50,000.00 - \$74,999.99	0.050%	0.05%
\$75,000.00 - \$99,999.99	0.100%	0.10%
\$100,000 and up	0.150%	0.15%

Determination of Rate

At our discretion, we may change the interest rate on your account.

Frequency of Rate Change

We may change the interest rate on your account at any time.

Minimum Balance Requirements

You must deposit at least \$10.00 to open the account. You must maintain a minimum balance of \$10.00 in the account each day to obtain the disclosed annual percentage yield. APYs are paid based on the tier that your balance falls into each day.

To avoid the imposition of the maintenance fee you must meet the following requirements: a maintenance fee of \$10.00 will be imposed for each statement cycle that the account falls below \$1,500.00 on any day of that monthly statement cycle.

Compounding and Crediting

We utilize a monthly statement cycle. Interest will be compounded and credited to your account every month. If you close your account before interest is credited, you will not receive the accrued interest.

Balance Computation Method

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue on the business day an item is deposited.

Other Terms: