

My Money Market

Effective October 1, 2011

Personal & Business

Rate Information: The interest rate and annual percentage yield (APY) for your account will depend upon the applicable rate tier. For current rate and annual percentage yield information refer to the rate chart. Current rate tiers are:

\$2,000 - \$24,999.99
\$25,000 - \$49,999.99
\$50,000 - \$99,999.99
\$100,000 and above

The interest rate and annual percentage yield for these tiers may change. At our discretion, we may change the interest rate on your account daily. Interest begins to accrue on the business day you deposit either cash or noncash items (for example, checks). To obtain the annual percentage yield you must maintain a minimum balance of \$2,000.00 in your account each day. Interest will be compounded monthly and will be credited to your account monthly. If you close your account before interest is credited, you will receive the accrued interest thru the date of account closure.

Balance Computation Method: We use the daily balance method to calculate the interest on your account. This method applies a periodic rate to the principle in the account each day.

Minimum Balance Requirements: To open the account you must deposit at least \$2,000.00. A monthly service charge of \$10.00 will be imposed every statement cycle if the balance in your account falls below \$2,000.00 any day of the statement cycle.

Transaction Limitations: Withdrawals and transfers of any kind are limited to 6 per monthly statement cycle. There is a charge of \$5.00 per item over this limit.

Account Fees: If the account becomes dormant and has a balance below \$1,000.00 a monthly dormant fee of \$10.00 will be assessed.