

Secure Plus Accounts

We reserve the right to require seven days' notice of withdrawal

We use the average daily balance method to calculate the interest on your account. 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 interest rate and annual percentage yield on your account may change at any time at our discretion

Interest begins to accrue on the business day you deposit non-cash items (for example checks). Interest will be compounded daily and credited to your account on a monthly basis

If you close your account before interest is credited, you will not receive the accrued interest

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Balance	Rate	APY
Less than \$5,000	.15	.15
\$5,000, but less than \$25,000	.20	.20
\$25,000 but less than \$50,000	.25	.25
\$50,000 but less than \$75,000	.35	.35
\$75,000.00 or more	.45	.45