

## TIERED MONEY MARKET FUND ACCOUNTS

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

You must deposit \$5,000 to open this account

Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate for your account at any time. Interest begins to accrue on the business day you deposit non-cash items (for example, checks). Interest is compounded daily and accredited on a monthly basis. If you close your account before interest is credited you will not receive the accrued interest

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

If the minimum balance falls below \$5000. during a statement cycle a \$5.00 fee will be charged

You may make six (6) transfers from your account, per statement Cycle

**Transaction Limitations:** Transfers from a money market account to another account or to third parties by preauthorized, automatic, telephone transfer, check, draft, card, etc. are limited to six per statement cycle.