

Premium Checking

Deposit Limitations

You may make an unlimited number of deposits into your account.

Account Requirements

- Minimum Balance \$300.00
- Maximum Balance to earn the stated rate and Annual Percentage Yield (APY) \$25,000.00
- 2 ACH debit/credit transactions posted and debited/credited to the account
- 15 Debit Card transactions posted and debited from the account
- Online Banking enrollment
- Electronic Statements (e-Statements):

Fees and Charges

The following fees and charges apply to this account:

- Failure to meet average minimum balance in the statement period: \$10.00
- Electronic Statements not activated: \$7.50 Paper Statement
- Overdraft Charge: \$30.00/item
 - Maximum overdraft charge per day: \$180.00
 - No Charge for overdraft items less than \$5.00
 - No charge if your account balance is between -\$5.00 and \$0.00
- Insufficient Funds: \$30.00/item (maximum \$180.00 per day)
- Stop Payment/Renewal: \$15.00/per request
- Extra Statement: \$4.00/statement
- Telephone Transfer: \$2.00
- Automatic Overdraft Charge (per transfer): \$5.00 (\$50.00 increments)
- Account Reconciliation/Research: \$30.00/hour (1 hour minimum)

Additional Terms:

- Interest Accrues monthly; compounds monthly; credits monthly
 - At our discretion we may change the interest rate on your account.
- Account requirements are not met the rate and APY on the account will be .05%
- Balances greater than \$25,000.00 the stated rate will be .05% with a .05% Annual Percentage Yield
- If the account is closed prior to interest posting: Interest is forfeited.

The following additional terms apply to this account: A dormant fee of \$2.00 will be charged each month on balances below \$25.00 if for one year (previous) there has been no activity or other indication in writing from you of an interest in this account.