

# Savings Account

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## Deposit Limitations

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

## Account Requirements

None

## Fees and Charges

### The following fees and charges apply to this account:

- 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)
- Telephone Transfers: \$2.00/ Transfer
- Automatic Transfers for Overdraft Protection (per transfer: \$5.00 (\$50 increments))
- Extra Statement: \$4.00/statement
- Account Reconciliation/Research: \$30.00/hour (1 hour minimum)

### Additional Terms:

- Interest Accrues quarterly, compounds quarterly, credits quarterly
  - At our discretion we may change the interest rate on your account.
- 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.