

Youth Savings Account

Withdrawal Limitations

You may make 3 withdrawals per month from this account.

Account Requirements

- Minimum Balance \$25.00

Fees and Charges

The following fees and charges apply to this account:

- Failure to meet minimum balance any day in the statement period: \$1.00
- Exceed the number of withdrawals allowed: \$1.00
- 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)
- 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 quarterly; compounds quarterly; credits quarterly
 - At our discretion we may change the interest rate on your account.
- At the age of 18 the Youth Savings Account transitions to a Regular Savings Account and will earn the interest rate of a regular savings account.
- Minimum Balance to obtain the disclosed annual percentage yield: \$25.00
- Closing the account before interest posts: Interest 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.