

ACCOUNT DISCLOSURE

Dream Big Checking

Date: / /

Account Number:

This disclosure contains the rules that govern your deposit account with us. The words “we”, “our”, and “us” mean the financial institution, and the words “you” and “your” mean the accountholder or anyone with authority to exercise control of this account.

Available features on this account include:

- Check-writing privileges,
- ATM / debit card access,
- Online banking,
- Online bill payment,
- Telephone banking access, and
- E-Statements.

VARIABLE RATE ACCOUNT INFORMATION:

The interest rates and annual percentage yields stated below are accurate as of the date at the top of this document. However, your interest rate and annual percentage yield may change. If you would like current interest rate and annual percentage yield information, please call us at 800.368.8930.

Determination of Rate: At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes: We may change the interest rate on your account at any time.

Limitations on Rate Changes: The interest rate will not be more than 9.990%.

This account offers three different interest rate tiers determined by balance and eligibility requirements. These tiers and qualifications are described in the following paragraphs.

Tier 1: When all Dream Big Checking qualifications ARE NOT MET within a qualification cycle, the interest rate will be _____ % and annual percentage yield will be _____ % for all balances on your account.

When all Dream Big Checking qualifications ARE MET within a qualification cycle, the interest rate and annual percentage yield for your account will be as follows:

- **Tier 2:** If your daily balance is \$15,000.00 or less, the interest rate paid on the entire balance will be _____ % with an annual percentage yield of _____ %.
- **Tier 3:** An interest rate of _____ % will be paid only for that portion of your daily balance that is greater than \$15,000.00. This annual percentage yield for this tier will

range from _____ % to _____ % depending on the balance in the account.

Dream Big Checking Qualifications: To earn the Tier 2 or Tier 3 interest rate and annual percentage yield, you MUST MEET ALL of the following criteria:

- Have at least 12 debit card purchases post and clear within a qualification cycle (only point-of-sale/POS purchases qualify – see NOTE 1);
- Have at least one Direct Deposit or Automatic Payment post and clear within a qualification cycle; AND,
- Enroll in Online Banking and receive electronic statements (valid e-mail address required).

(NOTE 1: An individual business determines the timing of processing of its point-of-sale / POS transactions. Therefore, we have no control over the date items post to an account.)

Qualification Cycle = The qualification cycle begins on the last day of the previous statement cycle and ends on the last business day before the next statement cycle ends.

Statement Cycle = The statement cycle ends on the 25th of each month. If the 25th falls on a weekend or bank holiday, the statement cycle would end on the previous business day.

Compounding and Crediting Frequency: Interest will be compounded monthly and credited monthly on the last day of the statement cycle.

Effect of Closing the Account: If you close your account before interest is credited, interest will be paid.

Minimum Balance Requirements: You must deposit at least \$100.00 to open this account. There are no minimum balance requirements to maintain the account after opening.

Balance Computation Method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

When Interest Begins to Accrue on Non-Cash Deposits: Interest begins to accrue when funds become available on non-cash deposits (for example, checks). In most cases, funds become available the first business day after the deposit is received. Longer delays may apply. Please refer to our Funds Availability policy for additional information.

Fees That May Be Imposed on the Account: There is no monthly fee for this account. Fees could reduce earnings on the account. Please refer to our Schedule of Fees for information on other fees that may apply.

Transaction Limitations: There are no limitations on the number or dollar amount of withdrawals from or deposits to this account.

We reserve the right to, at any time, require not less than seven (7) days notice in writing before any withdrawal from an interest-bearing account.