

#### *\*Qualification Information*

*This is an interest bearing account but will earn higher interest during each Monthly Qualification Cycle if specific qualifications are met. Monthly Qualification Cycle runs concurrently with the monthly statement cycle. The next qualification cycle begins the next business day following the end of the previous month's cycle. A business day is defined as Monday-Friday, excluding federal holidays. To qualify, all transactions must post and settle to your account each Monthly Qualification Cycle: (1) have at least 15 debit card transactions of \$5.00 or more post and settle; (2) have at least 1 direct deposit or automatic payment (ACH) post and settle; AND (3) be enrolled and agree to receive e-statements. No minimum balance is required to earn or receive rewards. You may qualify for the account's rewards during the first monthly statement cycle. If the account is closed before rewards are credited, you will forfeit the rewards. Rewards less than a penny cannot be distributed.*

#### *Reward Information*

*If qualifications are met during each Monthly Qualification Cycle, daily balances up to and including \$25,000 earn an interest rate of 2.00% resulting in an Annual Percentage Yield (APY) of 2.02%. Daily balances over \$25,000 earn an interest rate of 0.75% on the portion of the balance over \$25,000 resulting in a 2.02% to 1.06% APY depending on the account balance. If qualifications are NOT met, the interest rate earned on the entire account balance will be 0.05% resulting in an APR of 0.05%. APY = Annual Percentage Yield. APYs are accurate as of 10/01/2024. APY calculations are based on an assumed account balance of \$100,000 and an assumed monthly statement cycle of 30 days. Rates may change after account is opened without notice to you. Fees may reduce earnings.*

#### *Additional Information*

*Account approval, conditions, qualifications, limits, time frames, enrollments, and other requirements apply. \$750 minimum opening deposit. \$8 monthly service charge waived if a minimum daily balance of \$750 is maintained during the monthly statement cycle. \$3 monthly paper statement fee waived if enrolled in e-statements. Commercial purpose accounts are not eligible. Limited to 1 account per Social Security Number (SSN).*