

Checking and Savings Account Details

- Accounts closed between statement cycles will not receive accrued interest.
- Transfers from savings accounts to another account or to third parties by pre-authorized, automatic, telephone transfer, check or draft are limited to six per calendar month.
- The average daily balance method is used to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for this period.
- Interest on non-cash deposits begins to accrue no later than the next business day after the deposit (for example, checks).
- The interest rate and annual percentage yield may change at the Bank's discretion as often as daily. Rates may change after account is opened.
- Fees, penalties, service charges and withdrawal of earned interest may reduce earnings.
- Overdraft fees may apply to negative balances created by check, in-person withdrawal, automatic payment or other electronic means.
- A continuous overdraft fee will be charged to your account on the beginning of the third business day after your account goes negative.
- No account service charge fees will be assessed to individuals under age 18 or to legally formed non-profit entities who elect to hold Simple Checking and/or Regular Savings accounts. Service charges will begin automatically on the statement cycle following an individual's 18th birthday.
- Free debit card for minors on Simple Checking until age 18. Automatic annual fee begins July 1st following 18th birthday.
- Overdraft and NSF fees will apply to your account.
- The \$1.00 per statement Paper Statement Fee will not be assessed to Kasasa® accounts, Thrift Savings accounts, HSAs or IRAs. The Paper Statement Fee will also not be assessed to individuals under the age of 18 or legally formed non-profit entities who elect to hold Simple Checking and/or Regular Savings accounts. The Paper Statement Fee will begin automatically on the statement cycle following an individual's 18th birthday.
- Fee for closing an account during the first six months does not apply to Thrift Savings and Kasasa® accounts.