

**IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS**

from

**Focus Bank**  
101 S MAIN  
CHARLESTON, MO. 63834  
**(800) 464-3150**

**DIRECT INTEREST CHECKING**

**Rate Information - At our discretion, we may change the interest rate for this account.** The interest rate on this account is .15 % with an annual percentage yield (APY) of .15 %.

The interest rate(s) and annual percentage yield(s) are accurate as of 06/01/2020 . If you would like more current rate and yield information, please call us at (800) 464-3150.

**Compounding Frequency** - Interest will be compounded monthly.

**Crediting Frequency** - Interest will be credited into this account monthly.

**Effect of Closing an Account** - If you close your account before interest is credited, you will not receive the accrued interest.

**Daily Balance Computation Method** - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of Interest on Noncash Deposits** - Interest will begin to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks) into your account.

**Minimum Balance to Open** - The minimum balance required to open this account is \$25.00.

**Deposits/Withdrawal Limitations** - You may make an unlimited number of deposits to or withdrawals from your account.

**ATM Fees** - All nationwide ATM fees will be refunded up to a maximum of \$10.00 per statement cycle.

**Additional Terms** - the following additional terms apply to this account:

**Direct Interest Checking Monthly Activity Requirement:** To be eligible for this account you must have at least one (1) direct deposit post to this account or one (1) ACH debit or credit post and settle to this account per statement cycle.

**Deposit Reclassification Disclosure** - This account consists of a checking sub-account and a savings sub-account. We may periodically transfer funds between these two sub-accounts. On a sixth transfer during any calendar month, any funds in the savings sub-account will be transferred back to the checking sub-account. The checking sub-account and savings sub-account will be interest bearing and your interest calculation will remain the same. The savings sub-account will be governed by the rules governing our other savings accounts. This sub-account process will not affect your available balance, the interest you may earn, FDIC insurance protection, or your monthly statement.