

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Focus Bank
101 S MAIN
CHARLESTON, MO. 63834

(800) 464-3150

MONEY MARKET

Rate Information- At our discretion, we may change the interest rate for this account.

Tier 2- If your daily balance is \$2,500.00 or more, the interest paid on the entire balance in your account will be .40 % with a corresponding annual percentage yield (APY) of .40 %. **Tier 1-** If your balance is \$1.00 or more, but less than \$2,500.00 the interest rate paid on the entire balance of our account will be .15 % with a corresponding annual percentage yield (APY) of .15 %.

The interest rate(s) and annual percentage yield(s) are accurate as of 07/16/2020 . 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.

Minimum Balance to Avoid Service Charge- If your balance falls below \$2,500.00 on any day in the statement cycle your account will be subject to a \$10.00 Service Charge for that cycle.

First Statement Cycle Grace Period- You will not be charged the \$10.00 Service Charge during the first statement cycle after account opening regardless of the balance in your account.

Deposit Limitations- You may make an unlimited number of deposits to or withdrawals from your account.