

**IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS**

from

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

**HIGH INTEREST CHECKING**

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

**Tier 2-** If your daily balance is \$1,500.00 or more, the interest rate paid on the entire balance in your account will be .30 % with a corresponding annual percentage yield (APY) of .30 %. **Tier 1-** If your balance is \$1.00 or more, but less than \$1,500.00, the interest rate paid on the entire balance in your account will be .10 % with a corresponding annual percentage yield (APY) of .10 %.

The interest rate(s) and annual percentage yield(s) are accurate as of 05/06/2025 . 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 \$1,500.00 on any day in the statement cycle your account will be subject to a \$6.00 Service Charge for that statement cycle.

**First Statement Cycle Grace Period** - You will not be charged the \$6.00 Service Charge during the first statement cycle after account opening regardless of the balance in your account.

**Deposit/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.