

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 .10 % with an 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.

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.

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.