

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Focus Bank

101 S MAIN

CHARLESTON, MO. 63834

(800) 464-3150

SIMPLE SAVINGS

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 quarterly.

Crediting Frequency - Interest will be credited into this account quarterly.

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 \$25.00 on any day in the statement cycle your account will be subject to a \$5.00 Service Charge for that quarter.

First Statement Cycle Grace Period - You will not be charged the \$5.00 Service Charge during the first statement cycle after account opening regardless of the balance in your account.

Exemption from Service Charge - No quarterly Service Charge will be incurred on your account if at least one (1) owner is less than eighteen (18) years of age.

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