

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Focus Bank
PO BOX 99
CHARLESTON MO 63834
(800) 464-3150

MAX1 SAVERS

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 of **.10** %.

The interest rate(s) and annual percentage yield(s) are accurate as of **11/09/2018**. If you would like more current rate and yield information, please call us at (800) 464-3150. The interest rate and annual percentage yield may change at any time.

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 \$100.00.

Deposit limitations - You may make an unlimited number of deposits into your account.

Limitations on frequency or transfers - During any statement cycle, you may not make more than six(6) withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction. No more than six(6) transfers may be made by check, draft, debit card (if applicable) or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure.

Additional Terms - The following additional terms apply to this account: When the MAX1 Free Checking Monthly Activity Requirements (See Requirements Below) are met, the interest rate on your MAX1 Savers account will be **1.01%** % and the annual percentage yield will be **1.01%** % (APY).

MAX1 Free Checking Monthly Activity Requirements:

- Have a minimum of 20 debit card point of sale (POS) transactions post and settle per Qualification Cycle
- Have the sum dollar amount of the 20 debit card (POS) transactions equal \$50.00 or more
- Have a minimum of one (1) ACH debit or credit post and settle per Qualification Cycle
- Enroll in and agree to receive eStatements
- Login to your online banking at least once per Qualification Cycle

All interest earned on the MAX1 Free checking account will be transferred to your MAX1 Savers account at the end of each cycle.

All ATM fee refunds from your MAX1 Free Checking will be transferred to your MAX1 Savers account within the statement cycle.

Qualification Cycle means a period beginning on the first day of the current statement cycle through the last day of the current statement cycle.