

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

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

STATEMENT SAVINGS

Rate Information - At our discretion, we may change the interest rate for this account. The interest rate on this account is **.25%** % with an annual percentage yield of **.25%** %.

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 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 \$100.00.

Minimum balance to obtain the disclosed annual percentage yield - You must maintain a minimum daily balance of \$100.00 in your account each day to obtain the disclosed annual percentage yield.

Minimum balance to avoid Service Charge - If your balance falls below \$100.00 on any day in the month, your account will be subject to a \$2.00 Service Charge for that month.

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

Withdrawals limitations - You are only allowed 2 withdrawals month or a fee will apply.

Limitations on frequency or transfers - During any statement cycle, you may not make more than six 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 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.

Fees and Charges - The following fees and charges apply to this account:

Excessive Withdrawal Fee: \$1.00 per item over 2 per month.