

## CENTRAL PRESTIGE MMDA - TRUTH IN SAVINGS



**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$1,000.00	0.000%	0.00%
2	Equal to or greater than \$1,000.00 but less than \$10,000.00	0.500%	0.50%
3	Equal to or greater than \$10,000.00 but less than \$50,000.00	0.550%	0.55%
4	Equal to or greater than \$50,000.00 but less than \$250,000.00	0.600%	0.60%
5	Equal to or greater than \$250,000.00 but less than \$1,000,000.00	0.650%	0.65%
6	Equal to or greater than \$1,000,000.00	0.750%	0.75%

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$1,000.00 to open this account.

You must maintain a minimum daily balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$8.00 per month will be charged after 14 months of inactivity. The dormant fees will be waived if the ledger balance is equal to or greater than \$1,000.00 on the dormant fee charge date.

**PROCESSING ORDER.** On each processing day, all credit transactions received prior to the business day cut-off time are processed first. Generally, debits or withdrawals will then be processed in order by transaction category. Within each category, transactions will post by amount in low-to-high order, except checks will post by check number order. The processing order of common categories of transaction is listed below.

- Outgoing wires
- ATM withdrawals
- Debit card PIN purchases
- Debit card POS purchases
- ACH preauthorized withdrawals and electronic checks
- Internet online banking
- In-branch transactions
- Checks

Note that this order may not be the same as the order in which your transactions occurred and could affect the total amount of overdraft fees incurred.

The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** Transfer from a Central Prestige Money Market account to another account or to third parties by check, draft, preauthorized, automatic, computer, or telephone transfer are limited to six per statement cycle. A debit per item charge fee of \$10.00 will be charged for each debit transaction in excess of these limitations.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.