

ELECTRONIC BANKING FEES

ATM and Debit Card

Out-of-network domestic ATM withdrawal	\$1.50 each
Out-of-network international ATM withdrawal	\$5.00 each
Card special processing (Redirect or rush)	\$36.00

Bill Pay Service

Bill Pay for Flex Checking Simple tier (Free for all other personal checking accounts.)	\$5.95 per month
Bill payment non-sufficient funds (NSF) (Fee charged by online Bill Pay provider in addition to any NSF fee charged by Northrim.)	\$30.00 per item
Bill payment, expedited	\$30.00

MISCELLANEOUS ACCOUNT FEES

Non-Sufficient Funds (NSF)

Overdraft and NSF return items* (These fees apply to NSF items created by check, electronic withdrawal, ATM withdrawal or point of sale transactions. A fee is not assessed if payment of all items presented would result in an overdraft of \$5.00 or less. Maximum five fees per day.)..... \$29.00 each
*Multiple fees will not be assessed for any item identified as previously being returned NSF.

Overdraft Protection

Overdraft protection funds transfer	\$10.00 per day
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Stop Payments

Single	\$27.00
Range of checks	\$40.00
Assertion of a claim on a Cashier's Check	\$30.00

Checks

Print four personalized checks	\$5.00
Money Order	\$5.00 each
Cashier's Check	\$7.00 each

Special Statements

Duplicate	\$10.00 each
Special handling	\$10.00
Interim statement	\$2.00 each

OTHER FEES

Closed Account

Early account closure (For closing a deposit account 90 days or less from time of opening)	\$25.00
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Research

Minimum	\$25.00
Hourly	\$35.00
Document copy	\$2.50 each
Document copy on USB flash drive	\$10.00 each
Check copy	\$2.00 each

Check Collection Services

Incoming or outgoing	\$30.00 each
Outgoing foreign	\$40.00 each

Transferring Funds

Phone funds transfer	\$7.50 each
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Wire Transfers

Incoming domestic or foreign	\$10.00 each
Outgoing domestic	\$40.00 each
Outgoing foreign (USD or foreign funds)	\$55.00 each
Returned wire handling fee	\$40.00 each

Safe Deposit Boxes¹

2 x 5	\$35.00 annually
3 x 5	\$45.00 annually
5 x 5	\$65.00 annually
3 x 10	\$65.00 annually
5 x 10	\$95.00 annually
7 x 10	\$105.00 annually
10 x 10	\$145.00 annually
Drilled box fee	\$250.00
Key deposit	\$10.00
Late payment (At 60 days)	\$10.00

¹Safe deposit boxes are not FDIC insured.

Coin Processing

Over \$200 or 20 rolls of coin	\$0.15 per roll
Over \$500	\$25.00 + \$0.15 per roll

Miscellaneous Charges

Medallion signature guarantee	\$10.00
Legal order processing (Levy or garnishment)	\$100.00
International item deposited	\$10.00

MORTGAGE FEES

Recast	\$100.00
Partial release of real estate collateral	\$150.00
Replat of real estate collateral	\$250.00
Mortgage loan re-underwriting fee	\$400.00

Assumptions

Conventional	1%, minimum \$400.00
Qualifying FHA	\$500.00
Qualifying VA	\$300.00
Non-qualifying AHFC	\$100.00
Non-qualifying FHA	\$45.00
Non-qualifying VA	\$50.00
Brokers price option	\$250.00
Automated valuation model	\$10.00
Verification of mortgage	\$10.00

CHECKING ACCOUNTS

FLEX CHECKING – SIMPLE

- **Minimum balance to open the Account:** You must deposit \$100.00 to open this Account.
- **Fees:**
 - An inactivity fee of \$7.50 will be charged each month. This fee will apply if there is no activity on the Account for 365 days and the balance is less than \$100.00.
 - A monthly bill payment fee of \$5.95 will be assessed if bill payment is tied to this Account.
- **Additional terms:** Refer to the Flex Checking Options that follows for additional Account information.

FLEX CHECKING – DIRECT

- **Rate information:** The interest rate and annual percentage yield for your Account depend upon the applicable rate tier. Your interest rate and annual percentage yield for these tiers may change.
- **Frequency of rate changes:** We may change the interest rate on your Account at any time.
- **Determination of rate:** The interest rate on your Account is subject to change at our discretion.
- **Compounding and crediting frequency:** Interest will be compounded and credited monthly.
- **Effect of closing an Account:** If you close your Account before interest is credited; you will not receive the accrued interest.
- **Minimum balance to open the Account:** You must deposit \$100.00 to open this Account.
- **Daily balance computation method:** We use the daily balance method to calculate the interest on your Account. This method applies a daily periodic rate to the principal in the Account each day.
- **Accrual of interest on noncash deposits:** Interest begins to accrue on the business day you deposit noncash items (for example, checks).
- **Additional terms:** Refer to the Flex Checking Options that follows for additional Account information.

FLEX CHECKING – POWER

- **Rate information:** The interest rate and annual percentage yield for your Account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.
- **Frequency of rate changes:** We may change the interest rate on your Account at any time.
- **Determination of rate:** The interest rate on your Account is subject to change at our discretion.
- **Compounding and crediting frequency:** Interest will be compounded and credited monthly.
- **Effect of closing an Account:** If you close your Account before interest is credited; you will not receive the accrued interest.
- **Minimum balance to open the Account:** You must deposit \$100.00 to open this Account.
- **Daily balance computation method:** We use the daily balance method to calculate the interest on your Account. This method applies a daily periodic rate to the principal in the Account each day.
- **Accrual of interest on noncash deposits:** Interest begins to accrue on the business day you deposit noncash items (for example, checks).
- **Additional terms:** Refer to the Flex Checking Options that follows for additional Account information.

FLEX CHECKING – PRESIDENT'S CLUB

- **Rate information:** The interest rate and annual percentage yield for your Account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.
- **Frequency of rate changes:** We may change the interest rate on your Account at any time.
- **Determination of rate:** The interest rate on your Account is subject to change at our discretion.
- **Compounding and crediting frequency:** Interest will be compounded and credited monthly.
- **Effect of closing an Account:** If you close your Account before interest is credited; you will not receive the accrued interest.
- **Minimum balance to open the Account:** You must deposit \$100.00 to open this Account.
- **Daily balance computation method:** We use the daily balance method to calculate the interest on your Account. This method applies a daily periodic rate to the principal in the Account each day.
- **Accrual of interest 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).
- **Additional terms:** Refer to the Flex Checking Options that follows for additional Account information.

FLEX CHECKING OPTIONS

Our Northrim Flex Checking product is one unique Account with four different tiers. Each month, we automatically review your Account to ensure you are in the highest tier where your activity will waive the monthly Account maintenance fee. It adjusts as your lifestyle changes and it is our tailored way of making sure you are always getting the most benefit from your Account.

Account Opening and Usage					
		Simple	Direct	Power	President's Club
Account Benefits	Monthly Account Maintenance Fee	\$0	\$5.00	\$8.00	\$12.00
	Requirement to Waive Monthly Account Fee		One direct deposit received monthly	Daily minimum balance of \$1,000.00+	Daily minimum, balance of \$6,000.00+ or a combined balance of \$10,000.00 in Qualifying Accounts*
	ATM surcharges and/or out-of-network fees up to \$10.00 waived upon request for domestic transactions	X	X		
	Monthly bill payment fee of \$5.95 waived		X	X	X
	Northrim out-of-network fees waived automatically for domestic transactions			X	X
	Qualifies for bonus interest rate on one Alaska Savings Account ¹			X	X
	ATM surcharges up to \$10.00 waived upon request for domestic transactions			X	
	Safe Deposit Box discount of 20% for up to two qualifying Safe Deposit boxes ²				X
	Incoming Wire Transfer fees waived ³				X
	Northrim out of network fees waived up to \$1.50 for international transactions				X
	ATM surcharges waived automatically up to \$3.00 per charge				X

*Qualifying Accounts: personal checking, personal savings, personal Money Market, personal Alaska Savings, IRA, and Safe Deposit Box or personal CD Accounts that can be added to a relationship group to receive benefits that include a bonus interest rate, discount, or to waive the monthly Account Maintenance Fee on the primary Flex Checking Account (Anchor Account), in the President's Club tier. You may have multiple relationship groups; however, the Accounts in each of the individual groups are specific to that group and may not be included in any other relationship group.

¹The Alaska Savings Account will receive the bonus interest rate at the time this Qualifying Account is added to the established relationship group. The bonus interest rate applies to only one Alaska Savings Account.

²In order to receive the 20% discount on up to two Safe Deposit Boxes, the Anchor Account must be in the Flex Checking President's Club tier at the time the annual Safe Deposit Fee is billed. The Safe Deposit Box billing is generated approximately 45 days prior to the Safe Deposit Box annual renewal.

³Incoming Wire Transfer fees are waived for the Flex Checking President's Club tier Anchor Account. Any Qualifying Accounts including other Flex Checking Accounts, regardless of tier, that are part of the relationship group will NOT receive this benefit.

Qualifying Accounts and Safe Deposit Box or Alaska Savings Accounts included for evaluation to determine qualification for specific tiers and benefits must be included in the relationship group established for Flex Checking. Accounts are added to the relationship group generally when the Account is opened. However, if not added at account opening or before the next relationship group evaluation, they may be added automatically as part of the next evaluation process. For the Accounts to be added to the relationship group automatically, the primary Account owner name and identifying information on the Qualifying Account(s) must be identical to the Flex Checking Account. If not identical, the Qualifying or other Account will not be included in the evaluation process and as a result the relationship group may not receive a bonus rate, a discount, or be used to waive the Monthly Account Maintenance Service Charge on the Anchor Account in the Flex Checking President's Club tier.

Additional Qualifying Accounts that are owned by the secondary Account owners on the Flex Checking Account may be added upon request. As a result of the relationship evaluation and qualification of Accounts, please check with your branch when opening new Accounts or prior to changing the ownership of Accounts to ensure they can be considered as Qualifying Accounts. A Flex Checking statement will be included with the regular monthly deposit statement. Please review your statement to verify the overall relationship for evaluation and tier qualification. If you continue to use your Account and do not notify us of any changes with the relationship group after you have received your statement, you agree and have accepted the relationship group as disclosed in your statement. You may also review your tier status through personal online banking at www.northrim.com.

Every month we will evaluate each relationship group on the third business day before the end of the month for any Qualifying Account(s) that may be added, and automatically determine the tier level. Initially, Flex Checking Accounts opened online will default to the Direct tier. For Accounts opened through other means, you can determine the tier that best meets your needs. During the monthly evaluation, if the relationship group qualifies for a higher tier, the Anchor Account will be automatically moved to that tier level. If the group qualifies for a lower tier, there is a 30-day grace period before the Anchor Account is moved to the lower tier. The grace period allows the additional time to take advantage of the current tier benefits. If the Anchor Account still does not meet the tier qualifications during the next review period, the Account will automatically move to the lower tier. Monthly Account Maintenance Fees are waived during the grace period.

With Flex Checking you have the option to remain in a particular tier if you prefer. You will receive all of the benefits of the requested tier and, depending on relationship group, any applicable monthly Account maintenance or other fees will apply. Please contact us to learn more.

Get to know your Account: No one likes fine print, so here are some important, easy-to-read details about your Northrim checking Account.

- “Direct Deposit” is defined as electronic funds that are deposited directly into your Account rather than through a paper check or cash.
- Northrim Bank assesses an additional fee for withdrawing cash from out-of-network ATMs. Contact us within 60 days of your ATM cash transactions to receive refunds of up to \$10.00 per month in domestic ATM fees, including those assessed by other ATM providers, and any out-of-network ATM fees charged to your Account.

SPECIALTY CHECKING ACCOUNTS

EASY BANKING (Bank on Account)

- **Minimum balance to open the Account:** You must deposit \$5.00 to open this Account.
- **Fees:**
 - A maintenance fee of \$5.00 is assessed to each monthly statement cycle where no direct deposit is received or if the primary owner is not between the ages of 13-17.
 - A fee of \$1.50 is assessed for each domestic and \$5.00 for each international ATM withdrawal that occurs at an ATM that is not within the Northrim network.
- **Additional terms:** Overdrafts are not available on this Account. Check transactions are restricted on this Account and may be returned unpaid. Authorized Bill Pay checks will be paid as long as funds are available. There are no overdraft or non-sufficient funds fees assessed on this Account. Monthly Bill Pay service is provided at no charge. An inactive or early closing fee is not assessed.

50 PLUS (This Account is only offered if one of the owners is 50 years of age or older.)

- **Rate information:** The interest rate and annual percentage yield for your Account depend upon the applicable rate tier. Your interest rate and annual percentage yield for these tiers may change.
- **Frequency of rate changes:** We may change the interest rate on your Account at any time.
- **Determination of rate:** The interest rate on your Account is subject to change at our discretion.
- **Compounding and crediting frequency:** Interest will be compounded and credited monthly.
- **Effect of closing an Account:** If you close your Account before interest is credited; you will not receive the accrued interest.
- **Minimum balance to open the Account:** You must deposit \$100.00 to open this Account.
- **Daily balance computation method:** We use the daily balance method to calculate the interest on your Account. This method applies a daily periodic rate to the principal in the Account each day.
- **Accrual of interest on noncash deposits:** Interest begins to accrue on the business day you deposit noncash items (for example, checks).
- **Fees:** An inactivity fee of \$7.50 will be charged each month. This fee will apply if there is no activity on the Account for 365 days and the balance is less than \$100.00.

LOYALTY CLUB

- **Rate information:** Your interest rate and annual percentage yield for your Account depend on the applicable tier. Your interest rate and annual percentage yield for these tiers may change.
- **Frequency of rate changes:** We may change the interest rate on your Account at any time.
- **Determination of rate:** The interest rate on your Account is subject to change at our discretion.
- **Compounding and crediting frequency:** Interest will be compounded and credited monthly.
- **Effect of closing an Account:** If you close your Account before interest is credited; you will not receive the accrued interest.
- **Minimum balance to open the Account:** You must deposit \$100.00 to open this Account.
- **Daily balance computation method:** We use the daily balance method to calculate the interest on your Account. This method applies a daily periodic rate to the principal in the Account each day.
- **Accrual of interest on noncash deposits:** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

- **Get to know your Account:** No one likes fine print, so here are some important, easy-to-read details about your Northrim checking Account.
 - Northrim Bank assesses an additional fee for withdrawing cash from out-of-network ATMs. Contact us within 60 days of your ATM cash transactions to receive refunds of up to \$10.00 per month in domestic ATM fees, including those assessed by other ATM providers, and any out-of-network ATM fees charged to your Account.
 - Only one Alaska Savings Account may receive the bonus rate per qualifying checking Account.

SPECIALTY CHECKING ACCOUNT OPTIONS

We offer two specialty checking Account options for customers 50 years of age and older and new customers through special Bank promotions.

	Easy Banking	50 Plus	Loyalty Club
Monthly Account Maintenance Fee	\$5.00 where no direct deposit is received or if the primary owner is not between the ages of 13-17.	\$0	\$0
Requirement to Qualify		Be 50 years of age or older	Qualify under Special Bank Promotions. Contact Bank for Details.
ATM surcharges and/or out of network fees waived up to \$10.00 upon request for domestic transactions		X	
ATM surcharges up to \$10.00 waived upon request for domestic transactions			X
Monthly bill payment fee of \$5.95 waived	X	X	X
Northrim out-of-network fees waived automatically for domestic transactions			X
Qualifies for bonus interest rate on one Alaska Savings Account*			X

*The Alaska Savings Account will receive the bonus interest rate at the time this Account is added to the relationship group.

HSA CHECKING

- **Rate information:** The interest rate and annual percentage yield for your Account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.
- **Frequency of rate changes:** We may change the interest rate on your Account at any time.
- **Determination of rate:** The interest rate on your Account is subject to change at our discretion.
- **Compounding and crediting frequency:** Interest will be compounded and credited monthly.
- **Effect of closing an Account:** If you close your Account before interest is credited; you will not receive the accrued interest.
- **Minimum balance to open the Account:** You must deposit \$25.00 to open this Account.
- **Daily balance computation method:** We use the daily balance method to calculate the interest on your Account. This method applies a daily periodic rate to the principal in the Account each day.
- **Accrual of interest 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).

SAVINGS ACCOUNTS

CLASSIC SAVINGS

- **Rate information:** The interest rate and annual percentage yield for your Account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.
- **Frequency of rate changes:** We may change the interest rate on your Account at any time.
- **Determination of rate:** The interest rate on your Account is subject to change at our discretion.
- **Compounding and crediting frequency:** Interest will be compounded and credited monthly.
- **Effect of closing an Account:** If you close your Account before interest is credited; you will not receive the accrued interest.
- **Minimum balance to open the Account:** You must deposit \$100.00 to open this Account.
- **Minimum balance to avoid imposition of fees:** A maintenance fee of \$1.50 will be imposed each monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$100.00. The average daily balance is calculated by adding the principal in the Account for each day of the period and dividing that figure by the number of days in the period.
- **Daily balance computation method:** We use the daily balance method to calculate the interest on your Account. This method applies a daily periodic rate to the principal in the Account each day.

- **Accrual of interest 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).

PERFORMANCE SAVINGS

- **Rate information:** The interest rate and annual percentage yield for your Account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.
- **Frequency of rate changes:** We may change the interest rate on your Account at any time.
- **Determination of rate:** The interest rate on your Account is subject to change at our discretion.
- **Compounding and crediting frequency:** Interest will be compounded and credited monthly.
- **Effect of closing an Account:** If you close your Account before interest is credited; you will not receive the accrued interest.
- **Minimum balance to open the Account:** You must deposit \$500.00 to open this Account.
- **Minimum balance to avoid imposition of fees:** A maintenance service charge of \$10.00 will be imposed each monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$5,000.00. The average daily balance is calculated by adding the principal in the Account for each day of the period and dividing that figure by the number of days in the period.
- **Daily balance computation method:** We use the daily balance method to calculate the interest on your Account. This method applies a daily periodic rate to the principal in the Account each day.
- **Accrual of interest 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).

MONEY MARKET

- **Rate information:** The interest rate and annual percentage yield for your Account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.
- **Frequency of rate changes:** We may change the interest rate on your Account at any time.
- **Determination of rate:** The interest rate on your Account is subject to change at our discretion.
- **Compounding and crediting frequency:** Interest will be compounded and credited monthly.
- **Effect of closing an Account:** If you close your Account before interest is credited; you will not receive the accrued interest.
- **Minimum balance to open the Account:** You must deposit \$500.00 to open this Account.
- **Minimum balance to avoid imposition of fees:** A maintenance service charge of \$6.00 will be imposed every statement cycle if the balance in the Account falls below \$2,000.00 any day of the cycle.
- **Daily balance computation method:** We use the daily balance method to calculate the interest on your Account. This method applies a daily periodic rate to the principal in the Account each day.
- **Accrual of interest 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).

KID'S CLUB

- **Rate Information:** Your interest rate and annual percentage yield may change.
- **Frequency of rate changes:** We may change the interest rate on your Account at any time.
- **Determination of rate:** The interest rate on your Account is subject to change at our discretion.
- **Compounding and crediting frequency:** Interest will be compounded and credited monthly.
- **Effect of closing an Account:** If you close your Account before interest is credited; you will not receive the accrued interest.
- **Minimum balance to open the Account:** You must deposit \$5.00 to open this Account.
- **Daily balance computation method:** We use the daily balance method to calculate the interest on your Account. This method applies a daily periodic rate to the principal in the Account each day.
- **Accrual of interest 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).
- **Additional Terms:** To open and maintain a Kid's Club Account, the child must be an owner on the Account and 18 years of age or less. The Kid's Club Account must be converted to another Account type upon the child reaching the age of 18. If the child does not transfer the funds into another savings Account within 30 days of reaching the age of 18, the Bank may convert the Account which could result in fees being incurred and/or a change to your interest rate and annual percentage yield.

VARIABLE IRA

- **Rate information:** Your interest rate and annual percentage yield may change.
- **Frequency of rate changes:** We may change the interest rate on your Account at any time.
- **Determination of rate:** The interest rate on your Account is subject to change at our discretion.
- **Compounding and crediting frequency:** Interest will be compounded and credited quarterly.
- **Effect of closing an Account:** If you close your Account before interest is credited; you will not receive the accrued interest.
- **Minimum balance to open the Account:** You must deposit \$100.00 to open this Account.
- **Minimum balance to avoid imposition of fees:** A maintenance service charge of \$5.00 will be imposed every statement cycle if the balance in the Account falls below \$500.00 any day of the cycle.

- **Daily balance computation method:** We use the daily balance method to calculate the interest on your Account. This method applies a daily periodic rate to the principal in the Account each day.
- **Accrual of interest on noncash deposits:** Interest begins to accrue on the business day you deposit noncash items (for example, checks).
- **Fees:**
 - An IRA Setup fee of \$10.00 will be assessed when the Account is opened.
 - An IRA Closure fee of \$10.00 will be assessed when the Account is closed.

EDUCATION SAVINGS

- **Rate information:** The interest rate and annual percentage yield for your Account may change.
- **Frequency of rate changes:** We may change the interest rate on your Account at any time.
- **Determination of rate:** The interest rate on your Account is subject to change at our discretion.
- **Compounding and crediting frequency:** Interest will be compounded and credited quarterly.
- **Effect of closing an Account:** If you close your Account before interest is credited; you will not receive the accrued interest.
- **Minimum balance to open the Account:** You must deposit \$100.00 to open this Account.
- **Daily balance computation method:** We use the daily balance method to calculate the interest on your Account. This method applies a daily periodic rate to the principal in the Account each day.
- **Accrual of interest 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).
- **Fees:** An excess transaction fee of \$25.00 will be charged for each debit transaction (withdrawal, automatic transfer or payment out of this Account) in excess of three during a calendar quarter.

ALASKA SAVINGS

- **Rate information:** The interest rate and annual percentage yield for your Account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.
- **Frequency of rate changes:** We may change the interest rate on your Account at any time.
- **Determination of rate:** The interest rate on your Account is subject to change at our discretion.
- **Compounding and crediting frequency:** Interest will be compounded and credited quarterly.
- **Effect of closing an Account:** If you close your Account before interest is credited; you will not receive the accrued interest.
- **Minimum balance to open the Account:** You must deposit \$10,000.00 to open this Account.
- **Daily balance computation method:** We use the daily balance method to calculate the interest on your Account. This method applies a daily periodic rate to the principal in the Account each day.
- **Accrual of interest 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).
- **Fees:**
 - There are no withdrawal limits.
 - A maintenance fee of \$5.00 will be imposed each month if the average daily balance for the month falls below \$10,000.00. The average daily balance is calculated by adding the principal in the Account for each day of the period and dividing the figure by the number of days in the period.
- **Additional Terms:** If this Account is linked to a Loyalty Club Account, Business Analysis Account or Flex Checking Account in the Power and President's Club tier the Account may qualify for a bonus interest rate.

CERTIFICATES OF DEPOSIT

CERTIFICATE OF DEPOSIT

- **Rate information:** You will be paid the disclosed rate until first maturity.
- **Compounding and crediting frequency:** Compounded and paid quarterly on terms greater than three months. Interest may be paid at maturity. Compounded if renewed on terms less than three months.
- **Minimum balance to open the Account:** You must deposit \$500.00 to open this Account.
- **Minimum balance to obtain the annual percentage yield disclosed:** You must maintain a minimum balance of \$500.00 in the Account each day to obtain the disclosed annual percentage yield.
- **Daily balance computation method:** We use the daily balance method to calculate the interest on your Account. This method applies a daily periodic rate to the principal in the Account each day.
- **Accrual of interest on noncash deposits:** Interest begins to accrue on the business day you deposit noncash items (for example, checks).
- **Transaction limitations:**
 - You may not make any deposits into your Account before maturity.
 - You may make withdrawals of principal from your Account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.
 - You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest only on the crediting dates. You may choose to have interest transferred to another Account of yours, transferred through ACH or paid by check to you.
- **Time requirements:** Your Account will mature as stated on your certificate of deposit receipt or other notice we provide.

- **Early withdrawal penalties** (a penalty will be imposed for withdrawals before maturity):
 - If your Account has an original maturity of 32 days or less: The fee imposed will equal seven days simple interest on the amount withdrawn.
 - If your Account has an original maturity of one year or less but more than 32 days: The fee imposed will equal 30 days simple interest on the amount withdrawn.
 - If your Account has an original maturity of more than one year: The fee imposed will equal 90 days simple interest on the amount withdrawn.

In certain circumstances such as the death or incompetence of an owner of this Account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

For any time deposit which earns an interest rate that may vary from time to time during the term, the interest rate we will use to calculate this early withdrawal penalty will be the interest rate in effect at the time of the withdrawal.

- **Withdrawal of interest prior to maturity:** The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.
- **Automatically renewable time Account:** This Account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the Account at maturity (or within the grace period mentioned below, if any). If you prevent renewal, interest will not accrue after final maturity. Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit. You will have 10 calendar days after maturity to withdraw the funds without a penalty.

JUMP-UP CERTIFICATE OF DEPOSIT

- **Jump-Up option plan and rate information (variable rate Account):** The interest rate and annual percentage yield may change. We will not change the rate on your Account during the term of the Account. However, you have the option to exchange this interest rate one time during each term of the Account on a one-year CD and two times during each term of the Account on CDs with terms of 18 months or more. The new interest rate will be the interest rate being offered on time deposits with the same term at the time of the request. This exchange will be at no cost to you. If you make an exchange, the maturity date of this Account will remain the same as originally scheduled. You may exercise this option one time during each term of the Account on a one-year CD and two times during each term of the Account of CDs with terms of 18 months or more.
- **Compounding and crediting frequency:** Interest will be compounded and credited quarterly.
- **Minimum balance to open the Account:** You must deposit \$500.00 to open this Account.
- **Daily balance computation method:** We use the daily balance method to calculate the interest on your Account. This method applies a daily periodic rate to the principal in the Account each day.
- **Accrual of interest on noncash deposits:** Interest begins to accrue on the business day you deposit noncash items (for example, checks).
- **Transaction limitations:**
 - Deposits cannot be made more often than every seven days and deposits cannot be made during the first or last seven days of the CD term.
 - You may make withdrawals of principal from your Account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.
 - You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest only on the crediting dates. You may choose to have interest transferred to another Account of yours, transferred through ACH or paid by check to you.
- **Time requirements:** Your Account will mature as stated on your certificate of deposit receipt or other notice we provide.
- **Early withdrawal penalties** (a penalty will be imposed for withdrawals before maturity):
 - If your Account has an original maturity of 32 days or less: The fee imposed will equal seven days simple interest on the amount withdrawn.
 - If your Account has an original maturity of one year or less but more than 32 days: The fee imposed will equal 30 days simple interest on the amount withdrawn.
 - If your Account has an original maturity of more than one year: The fee imposed will equal 90 days simple interest on the amount withdrawn.

In certain circumstances such as the death or incompetence of an owner of this Account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

For any time deposit which earns an interest rate that may vary from time to time during the term, the interest rate we will use to calculate this early withdrawal penalty will be the interest rate in effect at the time of the withdrawal.

- **Withdrawal of interest prior to maturity:** The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.
- **Automatically renewable time Account:** This Account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the Account at maturity (or within the grace period mentioned below, if any). If you prevent renewal, interest will not accrue after final maturity. Each renewal term will be the same as the original term, beginning on the maturity date. Interest will be calculated on the same basis as during the original term. You will have 10 calendar days after maturity to withdraw the funds without a penalty.

JUMP-UP IRA CERTIFICATE OF DEPOSIT

- **Jump-Up IRA option plan and rate information (variable rate Account):** The interest rate and annual percentage yield may change. We will not change the rate on your Account during the term of the Account. However, you have the option to exchange this interest rate one time during each term of the Account on a 1-year CD and two times during each term of the Account of CDs with terms of 18 months or more. The new interest rate will be the interest rate being offered on time deposits with the same term at the time of the request. This exchange will be at no cost to you. If you make an exchange, the maturity date of this Account will remain the same as originally scheduled. You may exercise this option one time during each term of the Account on a 1-year CD and two times during each term of the Account of CDs with terms of 18 months or more.
- **Compounding and crediting frequency:** Interest will be compounded and credited quarterly.

- **Minimum balance to open the Account:** You must deposit \$100.00 to open this Account.
- **Minimum balance to avoid imposition of fees:** A minimum balance fee of \$5.00 per quarter will be imposed if the balance in the Account falls below \$500.00 any day of the quarter.
- **Daily balance computation method:** We use the daily balance method to calculate the interest on your Account. This method applies a daily periodic rate to the principal in the Account each day.
- **Accrual of interest on noncash deposits:** Interest begins to accrue on the business day you deposit noncash items (for example, checks).
- **Transaction limitations:**
 - Deposits cannot be made more often than every seven days and deposits cannot be made during the first or last seven days of the CD term.
 - You may make withdrawals of principal from your Account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.
 - You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest only on the crediting dates. You may choose to have interest transferred to another Account of yours, transferred through ACH or paid by check to you.
- **Time requirements:** Your Account will mature as stated on your certificate of deposit receipt or other notice we provide.
- **Early withdrawal penalties** (a penalty will be imposed for withdrawals before maturity):
 - If your Account has an original maturity of 32 days or less: The fee imposed will equal seven days simple interest on the amount withdrawn.
 - If your Account has an original maturity of one year or less but more than 32 days: The fee imposed will equal 30 days simple interest on the amount withdrawn.
 - If your Account has an original maturity of more than one year: The fee imposed will equal 90 days simple interest on the amount withdrawn.

In certain circumstances such as the death or incompetence of an owner of this Account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

For any time deposit which earns an interest rate that may vary from time to time during the term, the interest rate we will use to calculate this early withdrawal penalty will be the interest rate in effect at the time of the withdrawal.

- **Withdrawal of interest prior to maturity:** The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.
- **Automatically renewable time Account:** This Account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the Account at maturity (or within the grace period mentioned below, if any). If you prevent renewal, interest will not accrue after final maturity.
Each renewal term will be the same as the original term, beginning on the maturity date. Interest will be calculated on the same basis as during the original term.
You will have 10 calendar days after maturity to withdraw the funds without a penalty.

COMMON FEATURES

Please refer to our separate rate sheet for current interest rate and annual percentage yield information and to our fee schedule for additional information about charges.

MINIMUM BALANCE REQUIREMENTS

Keeping a minimum balance in your Account may be necessary in order to avoid being assessed a fee or to earn interest for that period.