



Now Account Disclosure

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	At our discretion, we may change the interest rate on your account.
Compounding and Crediting Frequency	Interest will be compounded every month. Interest will be credited to your account every month.
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 \$1,000.00 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	A NOW service charge fee of \$6.00 will be imposed each monthly statement cycle if the average daily collected balance for the monthly statement cycle falls below \$1,000.00
Average Daily Collected Balance Calculation Method	The average daily collected balance is calculated by adding the collected principal in the account for each day of the period and dividing that figure by the number of days in the period.

