



Power Plus Checking Account Disclosure

Minimum Monthly Activity Required	<ul style="list-style-type: none"> - 10 debit card transactions post and clear per monthly qualification cycle (excluding ATM transactions) - One direct deposit or one ACH debit post and clear per monthly qualification cycle - Receive electronic statement per monthly qualification cycle
Minimum Monthly Requirements Not Satisfied	<p>One the 3rd Wednesday of each month your account will be reviewed for the Minimum Monthly Activity Requirements. If you do not meet the requirements per cycle, your account will function as a checking account and earn interest at the non-qualifying rate.</p>
Rate Information	<p>Your interest rate and annual percentage yield may change.</p>
Frequency of Rate Changes	<p>We may change the interest rate on your account at any time.</p>
Determination of Rate	<p>At our discretion, we may change the interest rate on your account.</p>
Compounding and Crediting Frequency	<p>Interest will be compounded every month. Interest will be credited to your account every month.</p>
Effect of Closing an Account	<p>If you close your account before interest is credited, you will not receive the accrued interest.</p>
Minimum Balance to Open the Account	<p>You must deposit \$100.00 to open this account.</p>
Daily Balance Computation Method	<p>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.</p>
Accrual of Interest on Noncash Deposits	<p>Interest begins to accrue on the business day you deposit noncash items (for example, checks).</p>

<p>ATM Refunds</p>	<p>If you have met your qualifications for the specified qualification cycle, we will reimburse you for domestic ATM fees up to \$20.00 per qualification cycle. ATM fee reimbursements will be credited to your account at the end of your statement cycle. ATM fees of \$4.99 or less will be reimbursed up to a maximum of \$4.99 per individual transaction. ATM fees of \$5.00 or higher will be reimbursed if the appropriate ATM receipt is presented to a representative at one of the branches. If you believe that you have not been reimbursed the correct amount, please contact us. We must hear from you no later than 30 days after the statement cycle when the reimbursement was applicable. Note: ATM withdrawals do not count as qualifying debit card transactions for the purposes of earning rewards within this account.</p>
<p>Minimum Balance Requirements, Fees and Charges</p>	<p>There is no monthly minimum balance requirement. There is no monthly or annual service charge.</p>