



HARVEST CHECKING ACCOUNT

(Online Account Disclosure)

Rate information: This is an interest bearing account. Please review our current rate schedule for interest rates and annual percentage yields.

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

Frequency of Rate Change: Rates are subject to change at any time

Compounding Frequency: Interest will be compounded every month

Crediting Frequency: 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 receive the accrued interest. If you close your account within 180 days of opening, you will be charged a \$20.00 fee.

To Open the Account you must deposit \$1.00

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.

Account Fees: Minimum balance requirement is \$300.00. Minimum waived with Direct Deposit. No monthly service charge if the minimum balance requirement is met, otherwise, an \$8.00 service fee will be charged to the account. Interest will be credited to the account monthly for daily balances above \$999.99.

Accrual of interest on noncash deposit: Interest begins to accrue on the business day you deposit noncash items (for example, checks)