



PINNACLE CLUB 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 \$1000.00 average collected balance and an additional \$10,000 in combined deposit balances including savings, money market, certificate of deposit and IRA accounts. No monthly service charge when the average collected balance is maintained in the pinnacle club checking account and the total deposit relationship requirement is met; otherwise a \$15.00 monthly service fee will be charged to the account.

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