

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$5,000.00	0.0000%	0.00%
2	Equal to or greater than \$5,000.00 but less than \$10,000.00	0.3300%	0.33%
3	Equal to or greater than \$10,000.00	0.3300%	0.33%

Your interest rate and annual percentage yield may change.

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

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account. A Balance Requirement Fee of \$1.00 will be imposed every month if the daily balance on any day of the month falls below \$1,000.00.

You must maintain a minimum daily balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

**PROCESSING ORDER.** The law permits us to pay items (such as checks, in-person withdrawals, ATM withdrawals, drafts or other electronic means) drawn on your account in any order. Fees are assessed any time a transaction creates an overdraft on your account whether the item is a check, in-person withdrawal, ATM transaction, draft or by other electronic means. To assist you in handling your account with us, we are providing you with the following information regarding how we process the items that you write. When processing items drawn on your account, our policy is to pay them in numerical sequence. Lower sequence numbers are paid first; however, some items may pay ahead of numerical sequence items. Examples of these would be cashed checks, ATM withdrawal, debit card transactions, wire transfer debits, return deposit items, miscellaneous debits, deposit adjustments and automatic transfer debits, etc. The order in which items are paid is important if there is not enough money in your account to pay all the items that are presented. There is no policy that is favorable in every instance. If the smallest items are paid first you may have fewer NSF or Overdraft fees, but the largest, and perhaps most important items (such as your rent or mortgage payment) might not be paid. If an item is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item marked "NSF" (insufficient funds). The amounts of the overdraft and NSF fees are disclosed elsewhere. By paying items in numerical sequence, we think our policy attains a reasonable balance between minimizing additional costs to you and paying your more important items. We are assuming that the numerical sequence of your items indicates the order in which you wrote them and therefore the order in which you would want them paid. We encourage you to make careful records and practice good account management. This will help you to avoid writing checks or drafts without sufficient funds and incurring the resulting fees. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**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.

**ACCRUAL 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).

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**HEALTH SAVINGS ACCOUNT.** Health Savings Accounts (HSAs) are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your HSA Agreement or your tax advisor for additional information.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 06/24/2025. To obtain the current rate(s) and annual percentage yield information, please call (979)836-3332.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

You will be assessed a Printed Statement Fee of \$1.25 per month if e-statements are not selected.