

## Foundation Checking

**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	Equal to or greater than \$0.00 but less than \$499.99	0.050%	0.05%
2	Equal to or greater than \$500.00 but less than \$2,499.99	0.050%	0.05%
3	Equal to or greater than \$2,500.00	0.050%	0.05%

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 Net Service Charge of \$15.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$2,500.00.

**PROCESSING ORDER.** All credit transactions are processed first. Debits and withdrawals from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. ATM/POS and ACH transactions are posted largest to smallest dollar amount followed by checks which are processed by check number order. Over the counter items in the order in which they are received cash withdrawals largest to smallest dollar amount. 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 on the business day you deposit noncash items (for example, checks).

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

**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.

