

ACCOUNT TERMS	Minimum Deposit to Open Account	\$50
	Transaction Limitations	There are No Transaction Limitations associated with this account.
	Deposit Limitations	There are No Deposit Limitations associated with this account.
	Account Opening Prerequisite	There is No Account Opening Prerequisite associated with this account.
ACCOUNT FEES	Minimum Balance Service Fee	\$15
	Requirement to Avoid Minimum Balance Service Fee	\$25,000 - Combined Account Balance maintained every day during your statement cycle period. * QUALIFYING ACCOUNTS (See Requirements Below)
	Transaction Fees	There are No Transaction Fees associated with this account.
	Other Fees	Additional charges and fees may apply to this account. For additional fees regarding this account, please refer to the current Schedule of Fees .
INTEREST RATE & ANNUAL PERCENTAGE YIELD (APY) INFORMATION	Account Pays Interest	YES
	Interest Rate	0.03%
	Annual Percentage Yield (APY)	0.03%
	Daily Minimum Balance to Obtain (APY)	\$0.01
	Balance Computation Method	We use the daily balance method to calculate the interest on this account. This method applies a daily periodic rate to the collected balance in the account each day.
	Compounding and Crediting	Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example checks). Interest on this account will be compounded and credited to the account monthly on the scheduled statement cycle date.
	Rate Adjustment	Your Interest Rate and Annual Percentage Rate (APY) may change . At our discretion, we may change the Interest rate for your account at any time.
OTHER ACCOUNT INFORMATION	* QUALIFYING ACCOUNTS	Qualifying Accounts include the combination of balances in all your Community Bank qualified:
	NOTE: <i>Combined Qualified Accounts Balance calculation is assessed every day during your statement cycle period.</i>	<ul style="list-style-type: none"> * Checking * Money Market * Savings * Certificates of Deposit * Individual Retirement Accounts (IRA's) * Loans
	Presentment of Cancelled Items	Your cancelled images of; checks, debit items, deposit slips, and credit memos will not be returned to you on your monthly statement. Without charge, you may request up to (5) five image copies of checks, etc., during the calendar year. After that, please refer to the Schedule of Fees for requested copy charges.
Forfeited Interest	Interest accrued since the last scheduled monthly statement cycle will be forfeited at account closing or at the time this account is converted to another account type.	