

## Personal TNT Fund Money Market Savings Account

**Rate information** - Your interest rate and annual percentage yield may change.

- Tier 1- If your daily balance is \$100,000.00 or more, the interest rate paid on the entire balance in your account will be \_\_\_\_% with an annual percentage yield of \_\_\_\_%. The bank reserves the right not to pay interest any day your daily balance is more than \$1,000,000.00.
- Tier 2- If your daily balance is \$50,000.00 to \$99,999.99, the interest rate paid on the entire balance in your account will be \_\_\_\_% with an annual percentage yield of \_\_\_\_%.
- Tier 3- If your daily balance is \$25,000.00 to \$49,999.99, the interest rate paid on the entire balance in your account will be \_\_\_\_% with an annual percentage yield of \_\_\_\_%.
- Tier 4- If your daily balance is \$10,000.00 to \$24,999.99, the interest rate paid on the entire balance in your account will be \_\_\_\_% with an annual percentage yield of \_\_\_\_%.
- Tier 5- If your daily balance is \$2,500.00 to \$9,999.99, the interest rate paid on the entire balance in your account will be \_\_\_\_% with an annual percentage yield of \_\_\_\_%.

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

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

**Compounding and crediting frequency** - Interest will be compounded every month. Interest will be credited to your account every month. The bank reserves the right not to pay interest any day your daily balance is more than one million dollars.

**Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to open the account** - You must deposit \$2,500.00 to open this account.

**Minimum balance to avoid imposition of fees** - A service charge fee of \$10.00 will be imposed each monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$2,500.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield. No interest will be paid on any day your daily balance falls below \$2,500.00.

**Daily balance computation method** - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest 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).

**Regulation D transaction limitations and fees** - Transfers from a savings or money market account to another account or to third parties by preauthorized, automatic, telephone or computer transfer or by check, draft, debit card, or similar order and payable to third parties are limited to six per cycle. A \$10.00 fee will be assessed each time an account exceeds these limitations, and First State Bank may be required by Regulation D to reclassify or close the account if excessive transfers persist.