

**RATE INFORMATION.** The interest rate on your account is 1.490% with an annual percentage yield of 1.50%.

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.

**Additional Rate Information.**

This is an interest bearing account. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the Oklahoma Bar Foundation, IOLTA Program.

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly 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 \$50.00 to open this account. A maintenance fee of \$5.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$25.00.

You must maintain a minimum daily balance of \$25.00 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.

**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.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

**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.**

You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

After six (6) transfers/withdrawals you will be charged \$1.00 per transfer/withdrawal during each four (4) week or similar period regardless of your average daily balance. Account statements are issued quarterly. Fees could affect earnings on this account.

**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 10/07/2024. To obtain the current rate(s) and annual percentage yield information, please call (888)210-2028.

**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.