

Holiday Accounts

Opening Balance	\$5.00
Minimum Balance	\$5.00
Minimum Balance to Earn Interest and Annual Percentage Yield	\$5.00

Payment Amount:

- Customer determines the timing and amount of payment into account.

Transaction Information:

- No withdrawals are allowed on the account until maturity. Any withdrawals before maturity will result in closure of account.
- The balance cannot fall below the Minimum Balance.

Maturity:

- During the last week in October, all funds less \$5.00 to hold the account open will be sent by check to the account holder.

Interest 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.
 - Interest is compounded quarterly and credited to your account on the last day of the quarter.
 - Interest begins to accrue on the business day you deposit cash and non-cash items (for example, checks).
 - Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate for your account at any time. The maximum and minimum interest rate for your account is not limited.
 - See our Rate Sheet for the current interest rate and annual percentage yield.
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