



## Business Money Market Account

**Agreement** – It is agreed that this account is opened subject to the Bylaws and Regulations of the bank and to such amendments, alterations and additions as may hereafter be made.

**Non-Transferable** – This account is non-transferable and non-assignable in whole or in part except on the books of the bank.

Account Balance	Interest Rate	Annual Percentage Yield (APY)
\$0 up to \$2,499.99		
\$2,500 up to \$24,999.99		
\$25,000 and higher		

**Interest** – This is a variable rate account. The interest rate may change daily at the discretion of the bank. The interest rate and annual percentage yield begin accruing when funds are deposited. Interest on the account is compounded daily and posted to the account monthly.

**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** – There is a minimum balance of \$1,000 to open the account.

**Minimum balance to obtain the annual percentage yield disclosed** – There is no minimum balance required to earn interest.

**Transaction limitations** – Transfers from a money market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per statement cycle with no more than three by check, draft, or similar order to third parties.

**Fees** – A maintenance service charge fee of \$5.00 will be imposed every statement cycle if the balance on any day during the cycle falls below \$2,500. Fees for other services associated with this account are outlined on our Schedule of Charges brochure.