



RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account.

| Tier | Average Daily Balance Range | Interest Rate | Annual Percentage Yield (APY) |
|-------------|---|----------------------|--------------------------------------|
| 1 | Below \$50,000.00 | 0.010% | 0.01% |
| 2 | Equal to or greater than \$50,000.00 but less than \$100,000.00 | 0.010% | 0.01% |
| 3 | Equal to or greater than \$100,000.00 | 0.010% | 0.01% |

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.

COMPOUNDING AND CREDITING. Interest will be compounded daily 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 \$5,000.00 to open this account. A Service Fee of \$25.00 will be imposed every statement cycle if the average daily balance for the month falls below \$50,000.00.

Service waived with average daily balance of 50,000.00 in qualified combined deposits. Qualifying deposits are defined as any deposit account with the same primary ownership, excluding Certificates of Deposit (CD) and Individual Retirement Accounts (IRA).

DORMANT/INACTIVE ACCOUNT INFORMATION. We do not assess dormant account fees.

BALANCE COMPUTATION METHOD. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. 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.

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. No transaction limitations apply to this account.

CHECKING ACCOUNT WITH SUBACCOUNTS. This provision only applies to Checking and Negotiable Order of Withdrawal ("NOW") accounts. Your account consists of two subaccounts; a checking subaccount and a savings subaccount. The checking subaccount is your transaction account.

If the amount of money in your checking subaccount exceeds a certain threshold amount, we will transfer the amount above the threshold amount into your savings subaccount. We will make the transfer at the beginning of each monthly statement period. We determine the threshold amount in our sole discretion. If on any day the daily beginning balance in your checking subaccount is less than the total of the new debits (such as checks and other withdrawals), then money will be automatically transferred from your savings subaccount back to your checking subaccount. The amount transferred back to the checking subaccount will be the total of the debits minus the daily beginning balance, but will not exceed the amount of money in the savings subaccount. If six transfers from the savings subaccount to the checking subaccount occur during any statement period, then the entire balance of the savings subaccount will be transferred to your checking subaccount for the remainder of that statement period.

The transfers between the subaccounts will occur only on our books. Other than as described above, the Agreement controls your account as if there were no subaccounts.

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 10/06/2021. To obtain the current rate(s) and annual percentage yield information, please call (720) 616-4000.

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.