



Premium Business Savings

A variable rate savings account with interest rate subject to change daily at bank discretion.

- Minimum Opening Deposit - \$100,000
- If sweep option is set up for this account, a minimum of \$50,000 must be left in a non-interest bearing checking account.
- Monthly Maintenance Fee – \$50.00 if the average daily balance in the account falls below \$250,000
- Per Item Fee – A per item fee of \$1.00 will be charged for each withdrawal in excess of six during a month.
- Interest rate may change.
- Frequency and Determination of Rate Changes – At our discretion the rate may be changed at any time.
- Interest will be compounded and credited to your account monthly.
- We use the average daily balance method to calculate the interest on your account.
- Statement Cycle – Your statement will cycle quarterly. If your account has any electronic transactions, a statement will be mailed for that month.
- Phone Bank 24 Hour Access to Account Information at no additional cost.
- Internet Access at no additional cost

Premium Business Savings:

Interest Rate

Balance	0.00-249,999	0.30%
Balance	250,000-499,999	0.30%
Balance	500,000-749,999	0.35%
Balance	750,000 and above	0.45%

* Interest Rate is accurate as of October 1, 2021.