

Account Disclosure and Fee Schedule

Your trusted partner in online banking

July 2025

Member FDIC institution. All deposits are FDIC insured up to applicable limits.

Overview

We want you to understand exactly how your account works, so we created this overview to explain the key features, benefits, and fees of your account. This is your official Account Disclosure and Fee Schedule.

Account Opening Requirements

Account Type	Minimum Deposit	Eligibility
Premium Money Market	\$100	Available to individuals age 18 or over
Online Savings	\$100	Available to individuals age 18 or over

All accounts can be opened online at [\\${settings.site.url}](#)

Account Features

Premium Money Market Savings

- **Monthly Service Charge:** \$0
- **Access:** Full online banking platform
- **Age Requirement:** 18 years or older
- **Opening Method:** Online application available

Online Savings

- **Monthly Service Charge:** \$0
 - **Access:** Full online banking platform
 - **Age Requirement:** 18 years or older
 - **Opening Method:** Online application available
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How Interest Works

Interest Rate Policy

The interest rate and Annual Percentage Yield (APY) on your account may change at our discretion. There are no minimum or maximum interest rate limits on your account.

Rate Changes

- **Frequency:** We may change the interest rate on your account at our discretion without notice
- **Current Rates:** Available at [\\${settings.site.url}](#) or by calling **888.999.9170**

Interest Calculation

Feature	Details
Compounding	Interest compounds daily
Crediting	Interest credited to your account monthly
Calculation Method	Daily balance method with daily periodic rate
Daily Rate Formula	Interest rate ÷ 365

Interest Accrual

- **Start Date:** Interest begins accruing on the business day funds are collected
- **Business Days:** Monday-Friday, 8:00 AM - 5:00 PM (local time), excluding legal holidays
- **Account Closure:** If you close your account before interest is paid, accrued interest will be forfeited

Account Service Charges and Fees

Services and fees may appear on your statement as "Service Charge", "Service Fee", "Direct Service Charge", "Research Fee", or "Withdrawal" followed by the fee description.

General Account Fees

Service	Fee	Details
Electronic Statements	\$0	No charge for electronic statements
Paper Statements	\$5/month	Applied if you don't complete online banking enrollment within 45 days or haven't logged in for 12 months
Stop Payment	\$30	Per stop payment request (Check or ACH)

Overdraft Services

Important: Overdraft services are not available for Premium Money Market or Online Savings accounts. You will not be charged fees on negative balances.

See Account Agreement and Disclosure paragraph 7 for information regarding our right to offset amounts owed.

Deposits and Withdrawals

Complete details available in your Account Agreement and Disclosure.

Note: The following services are **not available** on Premium Money Market or Online Savings accounts:

- Debit or ATM cards
- Wallet checks
- Bill Pay services
- International wire transfers

Wire Transfer Services

Transfer Type	Fee	Description
Domestic Wire - Incoming	\$0	Wire transfer deposited from another U.S. bank
International Wire - Incoming	\$0	Wire transfer deposited from an international bank
Domestic Wire - Outgoing	\$30	Wire transfer sent to another U.S. bank account

Additional Services

Legal Processing

Fee: Varies by state

Covers: Processing of garnishments, tax levies, child support levies, or other court administrative orders

Important Notices

Disclosure Updates

These disclosures may be updated at our discretion. Customers will be notified of any modifications (other than interest rate changes) within 30 days of them becoming effective.

FDIC Insurance



We are a Member FDIC institution. Your deposits are insured up to \$250,000 per depositor, per bank, for each account ownership category.

Want More Information?

See the complete **Account Agreement and Disclosure** document available in your online banking portal or by request.

Last Updated: July 2025

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