



RATE INFORMATION. Please refer to our rate sheet for the interest rate and annual percentage yield (APY) on this account.

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 every day.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will compound quarterly and will be credited to your account quarterly. Interest is posted at the end of February, May, August and November.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$250.00 to open this account. If this account is for a minor under the age of 18, you must deposit \$25.00 to open the account.

A service charge of \$5.00 will be imposed every month if the daily balance on any day of the month falls below \$250.00.

If the account holder is under the age of 18, the service charge is waived. Once the account holder turns 18, the account is subject to the minimum balance requirement and the service charge will apply. If the account balance falls below \$10.00, your account may be closed.

You must maintain a minimum daily balance of \$50.00 in the account each day to obtain the disclosed annual percentage yield.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account charge of \$10.00 will be applied every month after 730 days of inactivity.

PROCESSING ORDER. SNBT will first apply credits to your account. Debit items will be posted in the following order: Teller withdrawals, ATM/POS (PIN-based) transactions, debit card purchases (signature-based), automatic withdrawals (Pre-authorized/internet/phone), and checks. Checks will be processed in check number order. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. You are allowed up to six (6) pre-authorized transfers from your account each month. Transactions in excess will be assessed a \$10.00 charge per item. You may make unlimited withdrawals or transfers in person.

We have the right to require seven (7) days prior written notice from you of your intent to withdraw any funds from your account

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

ACCOUNT CHARGES:

\$10.00 charge if account closed within the first three (3) months of opening date.

POD BENEFICIARY ACCOUNTS:

A surviving beneficiary or co-owner is not required to survive the event of death of the account holder by a specific period of time.

REV 12.1.17