



this disclosure contains the rules which govern your Elite Savings deposit account.

Variable Rate

The interest rate for your account is variable. Your interest rate and annual percentage yield may change at any time. As of August 28, 2025, the Elite Savings Interest Rate is 3.590% and the Annual Percentage Yield (APY) is 3.65%. If you would like more current rate and yield information, please call us at 1-877-487-2977.

Determination of Rate

At our discretion, we may change the interest rate on your account.

Frequency of Rate Change

We may change the interest rate on your account at any time.

Minimum Balance Requirements

The minimum balance required to open the account is \$10. If your account remains at a \$0 balance for 50 consecutive days, your account will be closed. You must maintain a minimum balance of \$1.00 in the account each day to obtain the disclosed Annual Percentage Yield.

To avoid the imposition of the maintenance fee you must meet the following requirements: a maintenance fee of \$25.00 will be imposed for each statement cycle that the balance in the account falls below \$100,000.00 on any day of that monthly statement cycle.

Compounding and Crediting

We utilize a monthly statement cycle. Interest will be compounded and credited to your account every month. If you close your account before interest is credited, you will not receive the accrued interest.

Balance Computation Method

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue on the business day an item is deposited.

Transaction Limitations

This account has an outgoing wire limit through online banking of \$250,000 per day and no daily incoming wire limit.

Other Terms:

This account is eligible for an external transfer limit of \$50,000 per day and \$250,000 per month as long as your account remains in good standing. Good standing means no Insufficient Funds (NSF) or Returned Deposited Items (RDI) within the last 60 days with an end of day relationship balance of >\$10,000 for >30 consecutive calendar days.