

Signature Interest

Signature Interest is Checking with Interest.

Additional Features

- 2.00% APY on balances up to \$25,000, 0.05% APY on balances over \$25,000
- ATM Fees refunded up to \$25
- Bill Payment - No charge
- Debit Card - No charge
- E-Statements - No charge
- Total Access Internet Banking - No charge
- Unlimited check-writing
- EXPRESS 24-hour phone banking - No charge

To receive 2.00% APY* interest and ATM Fee refunds each month, we ask that you fulfill our **D.E.A.L.:**

- Do 10 or more POS** Debit Card purchases that post and settle to the account during the measurement period.***
- E-Statement - Be enrolled in and receive e-statement notice of electronic delivery of monthly statement. Requires valid email address.
- ACH - have at least one 1 automatic payment (ACH) or Direct Deposit post and settle to the account during the measurement period.***
- Login to Total Access Internet Banking (requires initial enrollment) at least once during the measurement period.***

If you meet the conditions of the DEAL,

Interest of 2.00% APY* will be paid on balances up to \$25,000, any amount in excess of the \$25,000 will earn interest at a rate of 0.05% APY*.

ATM Fees up to \$25.00 will be refunded at the end of the measurement period.

If the conditions for the DEAL are not met,

- Interest will be paid at the rate of 0.025% APY* on the entire balance. ATM Fees will not be refunded.
- The interest rates are variable and subject to change.
- Purchases are counted on the day that they post and settle to the account.

*APY = Annual Percentage Yield

**POS = Point of Sale

***Measurement period for Signature Interest is the first day of the statement cycle to the last day of the statement cycle.

