

ELIGIBILITY REQUIREMENTS. Minimum balance to open account is \$1,000.

Must deposit \$1,000 per month via ACH

Must make 10 Debit Transactions

Must sign up for and log in to online banking

RATE INFORMATION. The interest rate listed in a tier will be paid for only that portion of your average daily balance range that is equal to or greater than the low balance amount but less than the high balance amount within that tier.

Tier	Average Daily Balance Range	Interest Rate	Depending on the balance in your account the Annual Percentage Yield (APY) will:
1	Equal to or below \$20,000.00	4.410%	equal 4.50%
2	Greater than \$20,000.00 but less than or equal to \$50,000.00	1.980%	range from 4.50% to 3.00%
3	Greater than \$50,000.00 but less than or equal to \$100,000.00	2.230%	range from 3.00% to 2.63%
4	Greater than \$100,000.00 but less than or equal to \$1,000,000.00	2.470%	range from 2.63% to 2.51%
5	Greater than \$1,000,000.00	2.570%	range from 2.51% to 2.60%

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 at any time.

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

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$1,000.00 to open this account.

You must maintain a minimum average daily balance of \$1,000.00 to obtain the disclosed annual percentage yield. If you do not meet one or more of the rewards qualifications, your APY will be reduced to 0.01% for the entire balance.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$5.00 per month will be charged after 2 years of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed in the order they are received. 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 average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

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

TRANSACTION LIMITATIONS. To meet eligibility requirements you must meet each of the following requirements **during each statement cycle:** (1) make at least 10 debit transactions on this account, (2) maintain at least a \$1,000 average daily balance in the account, (3) receive an aggregate of \$1,000 or more in electronic fund credits of new money and (4) sign-in to your account at least once using mobile or online banking.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 10/27/2025. To obtain the current rate(s) and annual percentage yield information, please call (517)351-3622.

FEES AND CHARGES. Please refer to the separate Schedule of Fees for Personal Accounts provided to you with this disclosure for information about fees and charges associated with this account. A Schedule of Fees for Personal Accounts will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.