

BANKING HOURS

BANK OF MADISON MAIN OFFICE

133 North Main Street
P O Box 271
Madison GA 30650
706-342-1953
706-342-3615 (fax)

LOBBY

Monday	9:00 a.m. - 4:00 p.m.
Tuesday	9:00 a.m. - 4:00 p.m.
Wednesday	9:00 a.m. - 12:00 p.m.
Thursday	9:00 a.m. - 4:00 p.m.
Friday	9:00 a.m. - 5:30 p.m.
Saturday	9:00 a.m. - 12:00 p.m.
Sunday	Closed

DRIVE THRU

Monday	9:00 a.m. - 4:00 p.m.
Tuesday	9:00 a.m. - 4:00 p.m.
Wednesday	9:00 a.m. - 12:00 p.m.
Thursday	9:00 a.m. - 4:00 p.m.
Friday	9:00 a.m. - 5:30 p.m.
Saturday	Closed
Sunday	Closed

SERVICES

Bank of Madison Deposit Products, Safe Deposit Boxes and Transaction Fees Disclosed in "Product Offering" and "Common Features (Limits and Fees)".

Bank of Madison Loans Available:

- Real Estate
- Lines of Credit
- Business Loans
- Auto Loans
- Personal Loans
- SBA Loans
- Agriculture Loans
- Brokered Long-term Mortgages

BANKING HOURS

BANK OF MADISON EATONTON ROAD BRANCH

1540 Eatonton Road
P O Box 271
Madison GA 30650
706-342-1953
706-342-8400 (fax)

LOBBY

Monday	9:00 a.m. - 4:00 p.m.
Tuesday	9:00 a.m. - 4:00 p.m.
Wednesday	9:00 a.m. - 12:00 p.m.
Thursday	9:00 a.m. - 4:00 p.m.
Friday	9:00 a.m. - 5:30 p.m.
Saturday	Closed
Sunday	Closed

DRIVE THRU

Monday	8:30 a.m. - 4:00 p.m.
Tuesday	8:30 a.m. - 4:00 p.m.
Wednesday	8:30 a.m. - 4:00 p.m.
Thursday	8:30 a.m. - 5:00 p.m.
Friday	8:30 a.m. - 5:30 p.m.
Saturday	9:00 a.m. - 12:00 p.m.
Sunday	Closed

SERVICES

Bank of Madison Deposit Products, Safe Deposit Boxes and Transaction Fees Disclosed in "Product Offering" and "Common Features (Limits and Fees)".

Bank of Madison Loans Available:

- Real Estate
- Lines of Credit
- Business Loans
- Auto Loans
- Personal Loans
- SBA Loans
- Agriculture Loans
- Brokered Long-term Mortgages

BANKING HOURS

BANK OF SOCIAL CIRCLE OFFICE

1281 N Cherokee Road
P O Box 1049
Social Circle GA 30025
770-464-0213
770-464-0273 (fax)

LOBBY

Monday	9:00 a.m. - 4:00 p.m.
Tuesday	9:00 a.m. - 4:00 p.m.
Wednesday	9:00 a.m. - 12:00 p.m.
Thursday	9:00 a.m. - 4:00 p.m.
Friday	9:00 a.m. - 5:00 p.m.
Saturday	Closed
Sunday	Closed

DRIVE THRU

Monday	9:00 a.m. - 4:00 p.m.
Tuesday	9:00 a.m. - 4:00 p.m.
Wednesday	9:00 a.m. - 12:00 p.m.
Thursday	9:00 a.m. - 4:00 p.m.
Friday	9:00 a.m. - 5:00 p.m.
Saturday	9:00 a.m. - 12:00 p.m.
Sunday	Closed

SERVICES

Bank of Social Circle Deposit Products, Safe Deposit Boxes and Transaction Fees Disclosed in "Product Offering" and "Common Features (Limits and Fees)".

Bank of Social Circle Loans Available:

- Real Estate
- Lines of Credit
- Business Loans
- Auto Loans
- Personal Loans
- SBA Loans
- Agriculture Loans
- Brokered Long-term Mortgages

BANKING HOURS

LAKE COUNTRY LOAN PRODUCTION OFFICE

1041 Founders Row, Ste A
Greensboro, GA 30642
762-445-1133
762-445-1132 (fax)

LOBBY

Monday	9:00 a.m. - 5:00 p.m.
Tuesday	9:00 a.m. - 5:00 p.m.
Wednesday	9:00 a.m. - 2:00 p.m.
Thursday	9:00 a.m. - 5:00 p.m.
Friday	9:00 a.m. - 5:00 p.m.
Saturday	Closed
Sunday	Closed

Bank of Madison Lake Country Loans Available:

- Real Estate
- Lines of Credit
- Business Loans
- Auto Loans
- Personal Loans
- SBA Loans
- Agriculture Loans
- Brokered Long-term Mortgages



BANK OF MADISON

Commitment: Here. Now. Always.

Main Street Checking

Minimum Balance to Open. The minimum balance required to open this account is \$100.00.

Minimum Balance to Avoid a Fee. If, during any statement cycle, your average daily balance falls below \$300.00, your account will be subject to a \$6.00 Flat Service Charge for that statement cycle. 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.

Premier Advantage

Minimum Balance to Open. You must deposit \$100.00 to open this account.

Minimum Balance to Avoid a Fee. No minimum balance to avoid a monthly service charge.

Additional Terms. This type of checking account is exclusively for Customers age 55 and over.

Scholar Checking

Minimum Balance to Open. The minimum balance required to open this account is \$100.00.

Additional Terms. This type of checking account is for full-time students under the age of 25. Once age of 25 is reached, account will be converted to a Main Street checking account.

Outlook Club Individual

Minimum Balance to Open. The minimum balance required to open this account is \$100.00.

Fees and Charges. The following fees and charges apply to this account:
Bank Club Service Charge: \$7.00 per month.

Outlook Club Family

Minimum Balance to Open. The minimum balance required to open this account is \$100.00.

Fees and Charges. The following fees and charges apply to this account:
Bank Club Service Charge: \$7.50 per month.



BANK OF
MADISON

Commitment: Here. Now. Always.

Capital Interest Checking

Minimum Balance to Open. The minimum balance required to open this account is \$1,000.00.

Minimum Balance to Avoid a Fee. If your balance falls below \$1,000.00 on any day in the statement cycle, your account will be subject to an \$8.00 Flat Service Charge for that statement cycle. A debit charge of \$0.20 will be charged for each debit transaction (withdrawal, check paid, automatic transfer, or payment) out of the account. This fee will apply if the minimum daily balance falls below \$1,000.00 during the statement cycle and will apply to all debits in the statement cycle.

Rate Information. This Account is an interest-bearing account. At our discretion, we may change the interest rate(s) for this account. The interest rate and annual percentage yield are included in the Rate Schedule. The interest rate(s) and annual percentage yield(s) may change at any time.

Minimum Balance to Obtain the Disclosed Annual Percentage Yield. You must maintain a minimum balance of \$1.00 in the account each day to obtain the disclosed annual percentage yield.

Crediting Frequency. The interest will be credited into this account monthly.

Compounding Frequency. Interest will be compounded daily.

Daily Balance Computation Method. The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits. The interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.



BANK OF
MADISON

Commitment: Here. Now. Always.

Junior Savings

Minimum Balance to Open. The minimum balance required to open this account is \$5.00. This type of savings account is exclusively for Customers under 18 years of age. Once age 18 is reached, account will be converted to a regular savings account.

Minimum Balance to Avoid a Fee. If your balance falls below \$5.00 on any day in the quarter, your account will be subject to a \$3.00 Base Service Charge for that quarter.

Rate Information. At our discretion, we may change the interest rate(s) for this account. The interest rate and annual percentage yield are included in the Rate Schedule. The interest rate(s) and annual percentage yield(s) may change at any time.

Minimum Balance to Obtain the Disclosed Annual Percentage Yield. You must maintain a minimum balance of \$1.00 in the account each day to obtain the disclosed annual percentage yield.

Crediting Frequency. The interest will be credited into this account quarterly.

Compounding Frequency. Interest will be compounded daily.

Daily Balance Computation Method. The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits. The interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Fees and Charges. The following fees and charges apply to this account:

Debit item fee: A debit charge of \$3.00 will be charged for each debit in excess of six during a quarterly statement cycle.



BANK OF MADISON

Commitment: Here. Now. Always.

Personal Savings

Minimum Balance to Open. The minimum balance required to open this account is \$100.00.

Minimum Balance to Avoid a Fee. If your balance falls below \$100.00 on any day in the quarter, your account will be subject to a \$3.00 Base Service Charge for that quarter.

Rate Information. At our discretion, we may change the interest rate(s) for this account. The interest rate and annual percentage yield are included in the Rate Schedule. The interest rate(s) and annual percentage yield(s) may change at any time.

Minimum Balance to Obtain the Disclosed Annual Percentage Yield. You must maintain a minimum balance of \$1.00 in the account each day to obtain the disclosed annual percentage yield.

Crediting Frequency. The interest will be credited into this account quarterly.

Compounding Frequency. Interest will be compounded daily.

Daily Balance Computation Method. The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits. The interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Fees and Charges. The following fees and charges apply to this account:

Debit item fee: A debit charge of \$3.00 will be charged for each debit in excess of six during a quarterly statement cycle.



BANK OF MADISON

Commitment: Here. Now. Always.

Personal Money Market

Minimum Balance to Open. The minimum balance required to open this account is \$1,000.00.

Minimum Balance to Avoid a Fee. If your balance falls below \$1,000.00 on any day in the statement cycle, your account will be subject to an \$10.00 Base Service Charge for that statement cycle.

Rate Information. This Account is an interest-bearing account. At our discretion, we may change the interest rate(s) for this account. The interest rate and annual percentage yield are included in the Rate Schedule. The interest rate(s) and annual percentage yield(s) may change at any time.

Minimum Balance to Obtain the Disclosed Annual Percentage Yield. You must maintain a minimum balance of \$1.00 in the account each day to obtain the disclosed annual percentage yield.

Crediting Frequency. The interest will be credited into this account monthly.

Compounding Frequency. Interest will be compounded daily.

Daily Balance Computation Method. The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits. The interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Fees and Charges. The following fees and charges apply to this account:

Debit Charges: A debit charge of \$5.00 will be charged for each third-party transaction in excess of six during a statement cycle.



BANK OF MADISON

Commitment: Here. Now. Always.

Premier Money Market

Minimum Balance to Open. The minimum balance required to open this account is \$10,000.00.

Minimum Balance to Avoid a Fee. If your balance falls below \$10,000.00 on any day in the statement cycle, your account will be subject to an \$10.00 Base Service Charge for that statement cycle.

Rate Information. This Account is an interest-bearing account. At our discretion, we may change the interest rate(s) for this account. The interest rate and annual percentage yield are included in the Rate Schedule. The interest rate(s) and annual percentage yield(s) may change at any time.

Minimum Balance to Obtain the Disclosed Annual Percentage Yield. You must maintain a minimum balance of \$1.00 in the account each day to obtain the disclosed annual percentage yield.

Crediting Frequency. The interest will be credited into this account monthly.

Compounding Frequency. Interest will be compounded daily.

Daily Balance Computation Method. The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits. The interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Fees and Charges. The following fees and charges apply to this account:

Debit Charges: A debit charge of \$5.00 will be charged for each third-party transaction in excess of six during a statement cycle.



BANK OF MADISON

Commitment: Here. Now. Always.

Certificates of Deposit

Terms. Certificate of deposit terms range from 90 days to 60 months.

Minimum Balance to Open. The minimum balance required to open this account is \$500.00.

Minimum Balance to Obtain the Disclosed Annual Percentage Yield. You must maintain a minimum balance of \$1.00 in the account each day to obtain the disclosed annual percentage yield.

Deposit Limitations. After the account is opened, you may not make deposit(s) into the account until the maturity date stated on the account.

Withdrawal Limitations. You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

Early Withdrawal Penalties (A penalty may be imposed for withdrawals before maturity). The penalty will equal three- or six-months interest on the amount withdrawn subject to penalty.

In certain circumstances, such as death or incompetence of an account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of Interest Prior to Maturity. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Rate Information. The interest rate and annual percentage yield are included in the Rate Schedule. You will be paid this rate until first maturity.

Daily Balance Computation Method. The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits. The interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Crediting Frequency. The interest will be credited to your account or paid to you monthly, quarterly, semi-annually, annually, at maturity or as agreed upon.

Compounding Frequency. Interest will be compounded daily.



BANK OF
MADISON

Commitment: Here. Now. Always.

Effect of Closing an Account. If you close your account before interest is credited, you will not receive the accrued interest.

Automatically Renewable Account. Your account will automatically renew at maturity.

Each renewal term will be the same as the original term, beginning on the maturity date.

Unless we tell you otherwise in writing, the interest rate will be the same we offer new certificate of deposit accounts on the maturity date which have the same term, minimum balance (if any) and other features as the renewed certificate of deposit account.

You will have a grace period of 10 calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period, if any) or we receive written notice from you before maturity of your intention not to renew.



BANK OF MADISON

Commitment: Here. Now. Always.

IRA Certificates of Deposit

IRA types: We offer the following types of IRAs:
Traditional, Roth and SEP.

Terms. Certificate of deposit terms range from 182 days/6 months to 60 months.

Minimum Balance to Open. The minimum balance required to open this account is \$500.00.

Minimum Balance to Obtain the Disclosed Annual Percentage Yield. You must maintain a minimum balance of \$1.00 in the account each day to obtain the disclosed annual percentage yield.

Deposit Limitations. After the account is opened, you may not make deposit(s) into the account until the maturity date stated on the account.

Withdrawal Limitations. You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

Early Withdrawal Penalties (A penalty may be imposed for withdrawals before maturity). The penalty will equal three- or six-months interest on the amount withdrawn subject to penalty.

In certain circumstances, such as death or incompetence of an account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of Interest Prior to Maturity. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Rate Information. The interest rate and annual percentage yield are included in the Rate Schedule. You will be paid this rate until first maturity.

Daily Balance Computation Method. The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits. The interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Crediting Frequency. The interest will be credited to your account or paid to you monthly, quarterly, semi-annually, annually, at maturity or as agreed upon.



BANK OF
MADISON

Commitment: Here. Now. Always.

Compounding Frequency. Interest will be compounded daily.

Effect of Closing an Account. If you close your account before interest is credited, you will not receive the accrued interest.

Automatically Renewable Account. Your account will automatically renew at maturity.

Each renewal term will be the same as the original term, beginning on the maturity date.

Unless we tell you otherwise in writing, the interest rate will be the same we offer new certificate of deposit accounts on the maturity date which have the same term, minimum balance (if any) and other features as the renewed certificate of deposit account.

You will have a grace period of 10 calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period, if any) or we receive written notice from you before maturity of your intention not to renew.



BANK OF MADISON

Commitment: Here. Now. Always.

Safe Deposit Boxes

Safe Deposit Boxes are available at all of our branches.
Sizes vary by location.

Box Size	Rent per year
3x5	\$15.00
5x5	\$20.00
3x10	\$20.00
5x10	\$30.00
10x10	\$40.00



BANK OF MADISON

Commitment: Here. Now. Always.

Main Street Business

Minimum Balance to Open. The minimum balance required to open this account is \$100.00.

Fees and Charges. The following fees and charges apply to this account:

Account Maintenance Fee: \$10.00 per month

Debit Item Fee: \$0.20 per debit item

Service Charge Credit: For every \$100.00 of average balance during a statement cycle, a credit will be earned which will be used to offset the Account Maintenance Fee and Debit Item Fee assessed during the statement cycle in which the credit was earned. The average collected balance earnings can only be used to offset fees assessed during the statement cycle in which the credit was earned. Earned credits cannot be carried forward or accumulated to offset any fees assessed against the account in future months.

Interest Checking Non-Profit

Minimum Balance to Open. The minimum balance required to open this account is \$1,000.00.

Rate Information. This Account is an interest-bearing account. At our discretion, we may change the interest rate(s) for this account. The interest rate and annual percentage yield are included in the Rate Schedule. The interest rate(s) and annual percentage yield(s) may change at any time.

Daily Balance Computation Method. The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

Minimum Balance to Obtain the Disclosed Annual Percentage Yield. You must maintain a minimum balance of \$1.00 in the account each day to obtain the disclosed annual percentage yield.

Crediting Frequency. The interest will be credited into this account monthly.

Compounding Frequency. Interest will be compounded daily.

Accrual of Interest on Noncash Deposits. The interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Fees and Charges. If your balance falls below \$1,000.00 on any day in the statement cycle, your account will be subject to an \$8.00 Flat Service Charge for that statement cycle.



BANK OF
MADISON

Commitment: Here. Now. Always.

IOLTA

Minimum Balance to Open. The minimum balance required to open this account is \$100.00.

Rate Information. This Account is an interest-bearing account. At our discretion, we may change the interest rate(s) for this account. The interest rate and annual percentage yield are included in the Rate Schedule. The interest rate(s) and annual percentage yield(s) may change at any time. *If this account is used as an IOLTA Trust Account, then interest (less applicable fees and service charges) will be sent to the Georgia Bar Foundation.*

Daily Balance Computation Method. The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

Minimum Balance to Obtain the Disclosed Annual Percentage Yield. You must maintain a minimum balance of \$1.00 in the account each day to obtain the disclosed annual percentage yield.

Crediting Frequency. The interest will be credited into this account monthly.

Compounding Frequency. Interest will be compounded daily.

Accrual of Interest on Noncash Deposits. The interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.



BANK OF
MADISON

Commitment: Here. Now. Always.

Interest Checking-State/Political

Minimum Balance to Open. The minimum balance required to open this account is \$1,000.00.

Rate Information. This Account is an interest-bearing account. At our discretion, we may change the interest rate(s) for this account. The interest rate and annual percentage yield are included in the Rate Schedule. The interest rate(s) and annual percentage yield(s) may change at any time.

Daily Balance Computation Method. The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

Minimum Balance to Obtain the Disclosed Annual Percentage Yield. You must maintain a minimum balance of \$1.00 in the account each day to obtain the disclosed annual percentage yield.

Crediting Frequency. The interest will be credited into this account monthly.

Compounding Frequency. Interest will be compounded daily.

Accrual of Interest on Noncash Deposits. The interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Fees and Charges. If your balance falls below \$1,000.00 on any day in the statement cycle, your account will be subject to an \$8.00 Flat Service Charge for that statement cycle.



BANK OF
MADISON

Commitment: Here. Now. Always.

US Government Interest Checking

Minimum Balance to Open. The minimum balance required to open this account is \$1,000.00.

Rate Information. This Account is an interest-bearing account. At our discretion, we may change the interest rate(s) for this account. The interest rate and annual percentage yield are included in the Rate Schedule. The interest rate(s) and annual percentage yield(s) may change at any time.

Daily Balance Computation Method. The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

Minimum Balance to Obtain the Disclosed Annual Percentage Yield. You must maintain a minimum balance of \$1.00 in the account each day to obtain the disclosed annual percentage yield.

Crediting Frequency. The interest will be credited into this account monthly.

Compounding Frequency. Interest will be compounded daily.

Accrual of Interest on Noncash Deposits. The interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Fees and Charges. If your balance falls below \$1,000.00 on any day in the statement cycle, your account will be subject to an \$8.00 Flat Service Charge for that statement cycle.



BANK OF
MADISON

Commitment: Here. Now. Always.

Business Savings

Minimum Balance to Open. The minimum balance required to open this account is \$100.00.

Rate Information. This Account is an interest-bearing account. At our discretion, we may change the interest rate(s) for this account. The interest rate and annual percentage yield are included in the Rate Schedule. The interest rate(s) and annual percentage yield(s) may change at any time.

Daily Balance Computation Method. The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

Minimum Balance to Obtain the Disclosed Annual Percentage Yield. You must maintain a minimum balance of \$1.00 in the account each day to obtain the disclosed annual percentage yield.

Crediting Frequency. The interest will be credited into this account monthly.

Compounding Frequency. Interest will be compounded quarterly.

Accrual of Interest on Noncash Deposits. The interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Fees and Charges. If your balance falls below \$100.00 on any day in the quarter, your account will be subject to a \$3.00 Flat Service Charge for that quarter.

The following fee applies to this account:

Debit Charge: \$3.00 for each debit in excess of six during a quarterly statement cycle.



BANK OF MADISON

Commitment: Here. Now. Always.

Money Market Account-Business

Minimum Balance to Open. The minimum balance required to open this account is \$1,000.00.

Rate Information. This Account is an interest-bearing account. At our discretion, we may change the interest rate(s) for this account. The interest rate and annual percentage yield are included in the Rate Schedule. The interest rate(s) and annual percentage yield(s) may change at any time.

Daily Balance Computation Method. The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

Minimum Balance to Obtain the Disclosed Annual Percentage Yield. You must maintain a minimum balance of \$1.00 in the account each day to obtain the disclosed annual percentage yield.

Crediting Frequency. The interest will be credited into this account monthly.

Compounding Frequency. Interest will be compounded daily.

Accrual of Interest on Noncash Deposits. The interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Fees and Charges. If your balance falls below \$1,000.00 on any day in the statement cycle, your account will be subject to a \$10.00 Maintenance Fee for that statement cycle.

The following fees and charges apply to this account:

Debit Charge: A debit charge of \$5.00 will be charged for each third-party transaction in excess of six during a statement cycle.



BANK OF MADISON

Commitment: Here. Now. Always.

Premier Money Market-Business

Minimum Balance to Open. The minimum balance required to open this account is \$10,000.00.

Rate Information. This Account is an interest-bearing account. At our discretion, we may change the interest rate(s) for this account. The interest rate and annual percentage yield are included in the Rate Schedule. The interest rate(s) and annual percentage yield(s) may change at any time.

Daily Balance Computation Method. The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

Minimum Balance to Obtain the Disclosed Annual Percentage Yield. You must maintain a minimum balance of \$1.00 in the account each day to obtain the disclosed annual percentage yield.

Crediting Frequency. The interest will be credited into this account monthly.

Compounding Frequency. Interest will be compounded daily.

Accrual of Interest on Noncash Deposits. The interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Fees and Charges. If, during any statement cycle, your average daily balance falls below \$10,000.00, your account will be subject to a \$10.00 Flat Service Charge for that statement cycle. The following fees and charges apply to this account:

Debit Charge: A debit charge of \$5.00 will be charged for each third-party transaction in excess of six during a statement cycle.

Common Features

(Limits and Fees)

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Overdraft Fee Categories. Overdraft Transfer Charge (OD Tfr Charge): \$7.50 for each automatic transfer for overdraft protection when needed.

Telephone Transfer	\$2.00 per transfer
Garnishment	\$35.00
Balance Inquiry by Telephone	\$2.00 per inquiry
Levies	\$35.00
Account Research	\$20.00 per hour
Account Activity Printout	\$3.00
Bill Pay Research	\$25.00 for items over 8 months old
Special Statement Cutoff	\$5.00
Account Balancing Assistance	\$20.00 per hour
Check Printing	
Fee depends on style of check ordered.	
Visa Debit Card Dollar Limits	
	Visa Debit Card Transaction Dollar Limit: \$2,004.00 per day.
	Visa Debit Card ATM: \$504.00 Dollar Limit per day.
Bill Pay - Special/Custom Report Charge	\$25.00
Bill Pay - Overnight Carrier Delivery Charge	\$15.00 per item
Bill Pay - Check Copy Mailed to Merchant	\$7.00
Bill Pay - Check Copy Mailed or Faxed to Subscriber or Bank	\$5.00
Bill Pay - Return Check due to Subscriber Error	\$5.00
Stop Payment	\$20.00 each order
Outgoing Domestic Wire	\$12.00

Incoming Domestic Wire	\$12.00
Foreign Wire Transfers - Outgoing/Incoming	Fee based on destination point
ATM Balance Inquiry	\$0.45
Transfer of funds to another account can only be done at ATMs we own or operate. Balance inquiry at ATMs we do not own or operate for Checking, Savings, or Money Market accounts.	
Foreign ATM Withdrawal Charge	\$0.75
Foreign ATM Withdrawal Charge - ATM cash withdrawal at ATMs we do not own or operate from Checking, Savings, or Money Market Account(s).	
Dormant account fee	\$60.00 one time fee
One time fee will be charged within 11 months of dormancy. A savings account is dormant if for four years you have made no deposits or withdrawals to the account. A DDA or Money Market Account is dormant if for one year you have made no deposits or withdrawals to the account.	
Collection Items	\$10.00 per envelope
Temporary Debit Card Issue Fee	\$15.00
Money Market Debit Charge	\$5.00
Debit Charge will be charged for each third-party transaction in excess of six during a statement cycle.	
Capital Int Checking Debit Charge	\$0.20
A debit charge will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment) out of this account. This fee will apply if the minimum daily balance falls below \$1,000.00 during the statement cycle and will apply to all debits in the statement cycle.	
Main Street Business Account Maintenance Fee	\$10.00 per month
Main Street Business Per Debit Item Fee	0.20 per debit item
Nonsufficient funds (NSF) fee - each returned item/payment	
Consumer Nonsufficient Funds (NSF/Returned) item means A Nonsufficient Funds (NSF/Returned) item that may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.	30.00 per NSF/Returned Item
Business Nonsufficient Funds (NSF/Returned) item (each) -- A Nonsufficient Funds (NSF / Returned) item may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.	30.00 per NSF/Returned Item
Overdraft fee - each overdraft paid	
Consumer Overdraft (each debit or check paid): An Overdraft item may be created by check, in-person withdrawal, ATM withdrawal or other electronic means. A charge (\$30.00) will not be assessed for items that attempt to clear an account that would overdraw the account \$5.00 or less.	30.00 per Overdraft. A maximum of 5 NSF charges (\$150.00 total) can be assessed to an account on any one business day.
Business Overdraft (each debit or check paid) -- An Overdraft item may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.	30.00 per Overdraft
Official Bank Check Fee for checks less than \$500	3.00 per check
Official Bank Check Fee for checks \$500 or more	5.00 per check

Non-Customer Wire Transfer Domestic, incoming or outgoing.	25.00 per transfer
Photocopy	0.50 each
Fax	5.00 first three pages, \$1.00 per page thereafter
Deposit/Credit Verification (Outside current cycle)	10.00
Regular Savings	For each debit in excess of 6 during a quarterly statement cycle a \$3.00 debit charge will be charged.