

ViewPoint Checking Account

Any term or condition of this account may be added, deleted, amended or modified by us at any time at our sole discretion, to include, but not limited to rates, terms, minimum balance requirements or the manner in which interest may be paid. We may temporarily or permanently close accounts to new participants and/or deposits/transfers at the discretion of the bank.

Rate Information:

The interest rate and annual percentage yield may change at any time, as determined by our board of directors or its designee.

Compounding and crediting - Interest will be compounded every month.

Interest will be credited to your account every month. The bank may change the compounding method or the manner of paying or crediting interest at any time in its sole discretion.

Minimum balance requirements:

The minimum balance required to open this account is \$25.00. You must maintain a minimum daily balance of \$ 1,500.00 in your account in order to obtain the disclosed annual percentage rate.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day. If you choose to close your account, any interest accrued but not paid is forfeited.

Accrual of interest on deposits - Interest will begin to accrue on the business day items are deposited. Business day means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a business day. In the event you make a deposit on a non-business day, the deposit will begin to accrue interest on the next day that is a business day. For example, if you make a deposit on Sunday, your deposit will begin to accrue interest on the following Monday, assuming that the Monday is not a non-business day as well.

Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Fees:

Refer to the Consumer Schedule of Fees for applicable fees.