

NOW Account

Opening Balance	\$800.00
Minimum Balance	\$800.00
Available Overdraft Balance:	\$100.00
(a fee is assessed for each overdraft – please see the current fee schedule)	
Maintenance Fee for low balance account:	\$10.00
(if account falls below minimum balance anytime during monthly statement cycle)	
Activity Service Charge:	None
Minimum Balance to Earn Interest and Annual Percentage Yield	\$800.00
(no interest will be paid on days when balance falls below minimum)	

Interest 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 is compounded monthly and credited to your account on the last day of the month.
 - Interest begins to accrue on the first business day following the day you deposit non-cash items (for example, checks).
 - Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate for your account at any time. The maximum and minimum interest rate for your account is not limited.
 - See our Rate Sheet for the current interest rate and annual percentage yield.
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