IRA Statement Savings

INLAND BANK

Basic Terms and Conditions			
Account Opening and Usage	Minimum Deposit Needed to Open Account	**$250.00**	
	Variable Rate Account	The interest rate and the APY may change and are determined at our discretion. We may change the interest rate and APY on a daily basis.	
	Minimum Balance to Obtain the APY – You must keep this balance in the account each day	Annual Percentage Yield (APY)	Interest Rate as of July10, 2015
	$0.01	0.10%	0.10%
	Compounding and Crediting of Interest	Quarterly and quarterly	
	Balance Computation Method	Daily balance method is used by applying a daily periodic rate to the principal balance in the account each day.	
	Interest Begins to Accrue	On the business day we receive the credit for the deposit of any non-cash items, such as checks.	
	Transaction Limits	You are permitted to make no more than six transfers and withdrawals (in any combination) per calendar month or statement cycle (or similar period) of at least four weeks to another account of yours at the bank or to a third party by means of a preauthorized or automatic transfer, or telephonic agreement (including data transmission such as on-line banking), order or instruction, or by check, draft, debit card, or similar order made by you and payable to third parties. A preauthorized transfer includes any arrangement to pay a third party from your account upon written or oral instruction (including an order received through an automated clearing house (ACH)) or any arrangement to pay a third party from your account at a predetermined time or on a fixed schedule.	
	Effect of Closing the Account	If you close your account before interest is credited, you will not receive the accrued interest.	
	Withdrawal on Interest Bearing Account	We may require notice in writing not less than 7 days in advance.	
	Account Closing Fee	**$25.00**	if account is closed within 90 days of opening
	Other Service Fees	Please consult the Personal Fee Schedule for a list of additional fees.	
	The IRA savings account will be subject to all of the government rules and regulations that currently apply to IRA accounts provided to you separately.		
Dispute Resolution	Dispute Resolution Agreement	In summary, please contact the bank by calling or writing as soon as possible regarding errors or questions about Electronic Transfers. Please refer to the full Terms and Conditions section titled Electronic Fund Transfers - Your Rights and Responsibilities.	