Simply Savings

INLAND BANK

Basic Terms and Conditions			
Account Opening and Usage	Minimum Deposit Needed to Open Account	**$100.00**	
	Service Charge	**$2.00**	
	Minimum Balance to Avoid Monthly Service Charge	**$100.00**	In order to avoid the monthly service charge the balance in this account cannot fall below the minimum on any one day of the statement cycle.
	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 February 3, 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.	
	Excess Transaction Fee	**$2.00**	for each debit in excess of 6 per month
	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.	
	ATM Fees	**$0**	for using our banks' ATM
	ATM Fees	**$2.00**	for using another bank's ATM outside of the STAR Network plus any fee the ATM owner charges
	Overdraft Fee – created by check, in-person or ATM withdrawal, or other electronic means applicable when the item is paid	**$29.00**	for the first Overdraft Fee or Returned Item Fee in a calendar year **and**
		$36.00	for each Overdraft Fee or Returned Item Fee thereafter
	Returned Item Fee – created by check, in-person or ATM withdrawal, or other electronic means applicable when the item is returned	**$29.00**	for the first Overdraft Fee or Returned Item Fee in a calendar year **and**
		$36.00	for each Overdraft Fee or Returned Item Fee thereafter
	Maximum Amount of Overdraft Fees/Returned Item Fees Charged per Day	**$180.00**	No Overdraft Fee or Returned Item Fee is assessed if the overdrawn balance is $10.00 or less
	Daily Overdraft Fee	**$5.00**	every day the account is overdrawn, starting 3 business days after the account is first overdrawn
	Returned Deposit Item Fee	**$10.00**	per deposited item returned (charge back)
	Stop Payment Fee	**$32.00**	per item to stop payment for up to 6 months

Member FDIC

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	Account Closing Fee	**$25.00**	if account is closed within 90 days of opening
	Automatic Transfer Fee	**$5.00**	per overdraft covered by transfer from linked savings, checking or line of credit
	Other Service Fees	Please consult the Personal Fee Schedule for a list of additional fees.	
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.	