

# SPECIFIC ACCOUNT DETAILS

AVB Bank  
Downtown Branch  
P.O. BOX 130  
Broken Arrow, OK 74013  
(918) 251-9611

Terms following a " " apply only if checked.  
Acct: COMMUNITY NON-PROFIT CHECKING  
Acct #: 1  
Date: 09/16/20  Rate(s) accurate as of this date.

### EARNINGS

- Interest:  Variable Rate OR  Fixed Rate
- The interest rate for your account is \_\_\_\_\_ %.
- The interest rate(s) may change.
- We will pay the rate(s) on this account \_\_\_\_\_
- We will not decrease this rate unless we give you at least \_\_\_\_\_ days' notice in writing.
- Tiered rate:** The interest rate for your account depends upon the applicable rate tier(s).
- Initial rate:** The initial interest rate \_\_\_\_\_

### Variable Rate Determination

- At our discretion, we may change the interest rate(s).
- The interest rate(s) \_\_\_\_\_

### Variable Rate Change Frequency

- We may change the interest rate(s) on your account daily
- \_\_\_\_\_

### Variable Rate Change Limitations

- The interest rate will not be less than \_\_\_\_\_ %.
- The interest rate will not be more than \_\_\_\_\_ %.
- \_\_\_\_\_

- Credit Against Fees:** This account earns a credit that may be applied against \_\_\_\_\_
- If the amount of the credit exceeds the amount of these fees, you will not receive any credit for the difference.
- The earnings credit will be calculated by applying the \_\_\_\_\_ rate of \_\_\_\_\_ to the \_\_\_\_\_ balance in the account for each \_\_\_\_\_
- The \_\_\_\_\_ earnings credit rate for this account is \_\_\_\_\_
- At our discretion and at any time, we may change the rate.
- \_\_\_\_\_

### Accrual of Earnings on NonCash Deposits

- Earnings begin to accrue no later than the business day we receive credit for noncash items (for example, checks).
- For deposits of noncash items (for example, checks), earnings begin to accrue \_\_\_\_\_

### Interest Compounding and Crediting

- Interest will be compounded monthly
- Interest will be credited monthly
- Effect of closing - If you close your account before interest is credited, you will not receive the accrued interest.

### Balance Computation Method

- Daily Balance Method.** This method applies a daily periodic rate to the principal balance for each day.
- Average Daily Balance Method.** This method applies a periodic rate to the average daily balance for the \_\_\_\_\_

Interest begins to accrue no later than the business day we receive credit for deposit of noncash items \_\_\_\_\_

### MINIMUM BALANCE REQUIREMENTS

- Balance to open.** You must deposit at least \$ 100.00 to open this account.
- \_\_\_\_\_
- Balance to avoid imposition of fees.**
- To avoid the imposition of the \_\_\_\_\_ you must meet \_\_\_\_\_ following requirement(s):
- A \_\_\_\_\_ of \$ \_\_\_\_\_

will be imposed every \_\_\_\_\_ if the balance in the account falls below \$ \_\_\_\_\_ any day of the \_\_\_\_\_

A \_\_\_\_\_ of \$ \_\_\_\_\_

will be imposed every \_\_\_\_\_ if the average daily balance for the \_\_\_\_\_ falls below \$ \_\_\_\_\_

\_\_\_\_\_

No monthly maintenance fee.

### Balance to obtain earnings.

- You must maintain a minimum daily balance of \$ 1,000.00 to obtain the disclosed rate(s).
- \_\_\_\_\_

**TRANSACTION LIMITATIONS**

Transfers from this account to another account or to third parties by means of  preauthorized,  automatic,  telephonic,  \_\_\_\_\_ transfers are limited to \_\_\_\_\_ per \_\_\_\_\_ .

No more than \_\_\_\_\_ of these may be made by  check,  draft,  debit card,

\_\_\_\_\_, or similar order to a third party.

If you exceed the transfer limitations set forth above during any \_\_\_\_\_, your account may be \_\_\_\_\_ .

\_\_\_\_\_ .

\_\_\_\_\_ .

**ACCOUNT SPECIFIC FEES**

See our separate fee disclosure for fees that may apply.

ATM/CheckCard issue fee: \$10.00 per card; ATM/CheckCard replacement fee: \$15.00 per card. Non-transfund ATM transaction fee:\$1.00 each. .

Negative collected balance fee: 9.25% .

**ADDITIONAL TIME ACCOUNT TERMS**

Your account will mature \_\_\_\_\_ .  
 \_\_\_\_\_ .

Your account has no definite maturity date. To withdraw any or part of this deposit without penalty, we must receive at least \_\_\_\_\_ written notice from you of your intention to make a withdrawal. The notice must specify the exact amount and date of the intended withdrawal. Interest will no longer accrue after the withdrawal date specified in your notice on the amount specified in your notice. The date of intended withdrawal of the last funds in the account, or the termination date, is considered to be the maturity date.

**Callable account:** We may terminate (call) this account by giving you \_\_\_\_\_ days' notice.

**Early Withdrawal Penalty:** A penalty  may  will be imposed for withdrawals before maturity. The penalty will equal:

7 days' interest on the amount withdrawn if the withdrawal is made within the first 6 days after the deposit.

**ADDITIONAL TERMS**

An overdraft fee applies to overdrafts created by check, in-person withdrawals, ATM withdrawals, or other electronic means as applicable.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_ .

For variable rate accounts, the interest rate we will use to calculate the penalty will be: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_ .

We will charge the penalty first against any interest then in the account, and any excess will be deducted from the amount you withdraw. Some exceptions may apply.

If you withdraw some of your funds before maturity, the interest rate for the remaining funds in your account will be \_\_\_\_\_ %.

We reserve the right to treat a withdrawal which would reduce the remaining balance below the required minimum initial deposit or minimum balance as a withdrawal of the entire account balance and calculate the penalty accordingly.

**Single Maturity:** This account will not renew automatically at maturity. If you do not renew the account, \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_ .

**Automatic Renewal:** This account will automatically renew at maturity.

You will have a grace period of \_\_\_\_\_ days after maturity to withdraw the funds without penalty.

**Preventing Renewal:** This account will not renew if you withdraw the funds on the maturity date or if we receive written notice from you on or before the maturity date of your intention not to renew.

**Renewal Rate**

The interest rate upon renewal will be equal to the rate we are then offering on new time accounts with the same features as the renewed account.

Upon renewal, interest will be calculated on the same variable rate basis as during the original term.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_ .

**Renewal Term**

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

Each renewal term will be \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_ .