

First Intercontinental Bank
Disclosures

PERSONAL CHECKING SERVICES

FREE CHECKING ACCOUNT

- Minimum amount to open the account \$100.00
- Monthly account maintenance fee \$0.00 (none)
- Minimum balance \$0.00 (none)
- Number of checks written per month: Unlimited
- When you have direct deposit on regular payroll check, receive a free one time order of checks
- Checks are not included with the monthly statement
- Account closing fee \$25.00, if closed within 181 days of opening
- Interest paid: none
- For additional fees, see Miscellaneous Fees and Charges.

REGULAR CHECKING ACCOUNT

- Minimum amount to open the account \$100.00
- Monthly account maintenance fee \$9.00 (To avoid monthly maintenance fee, maintain a minimum daily balance of \$500.00 or a minimum average monthly balance of \$1,000.00)
- Number of checks written per month –Unlimited
- Account closing fee \$25.00, if closed within 181 days of opening
- Interest paid: none
- For additional fees, see Miscellaneous Fees and Charges

ECONOMY CHECKING ACCOUNT

- Minimum amount to open the account \$100.00
- Monthly account maintenance fee \$4.00
- Up to 15 checks or withdrawals per statement cycle free, and \$0.45 for each additional check or withdrawal
- Account closing fee \$25.00, if closed within 181 days of opening
- Interest paid: none
- For additional fees, see Miscellaneous Fees and Charges

STUDENT CHECKING ACCOUNT
(Must be full time student)

- Minimum amount to open the account \$100.00
- Monthly account maintenance fee \$4.00
- Minimum balance \$0.00 (none)
- Number of checks written per month: Unlimited
- Account closing fee \$25.00, if closed within 181 days of opening
- Interest paid: none
- For additional fees, see Miscellaneous Fees and Charges

MAX CHECKING ACCOUNT

- Minimum amount to open the account \$1,000.00
- Monthly account maintenance fee \$9.00 (To avoid monthly maintenance fee, maintain a minimum daily balance of \$1,000.00)
- Number of checks written per month: Unlimited
- Interest paid: Yes
- Rate Information: Your interest rate and annual percentage yield may change
- Frequency or rate changes: We may change the interest rate on your account at any time
- Determination of rate- At our discretion, we may change the interest rate on your account
- Compounding and crediting frequency: Interest will be compounded daily. Interest will be credited to your account monthly.
- Daily balance computation 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 begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks)
- If you close your account before interest is credited, you will not receive the accrued interest.
- Account closing fee \$25.00, if closed within 181 days of opening
- For additional fees, see Miscellaneous Fees and Charges
- Interest Rate: ____ % ____ % APY (Annual Percentage Yield)

SENIOR CLUB CHECKING ACCOUNT
(55 or Older)

- Minimum amount to open the account \$100.00
- Monthly account maintenance fee \$0.00 (none)
- Number of checks written per month: Unlimited
- Interest paid: Yes
- Rate Information: Your interest rate and annual percentage yield may change
- Frequency of rate changes: we may change the interest rate on your account at anytime
- Determination of rate: At our discretion, we may change the interest rate on your account
- Compounding and crediting frequency: interest will be compounded daily. Interest will be credited to your account every month
- Daily Balance computation 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 begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks)
- If you close your account before interest is credited, you will not receive the accrued interest.
- Account closing fee \$25.00, if closed within 181 days of opening

- For additional fees, see Miscellaneous Fees and Charges.
- Interest Rate: ____ % ____ % APY (Annual Percentage Yield)

INTEREST CHECKING ACCOUNT

- Minimum amount to open the account \$100.00
- Monthly account maintenance fee \$9.00 (To avoid monthly maintenance fee, maintain a minimum daily balance of \$1,000.00)
- Number of checks written per month: Unlimited
- Interest paid: Yes
- Rate Information: Your interest rate and annual percentage yield may change
- Frequency of rate changes: We may change the interest rate on your account at anytime
- Determination of rate: At our discretion, we may change the interest rate on your account
- Compounding and crediting frequency: Interest will be compounded daily. Interest will be credited to your account every month.
- Daily balance computation method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principle in the account each day. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks)
- If you close your account before interest is credited, you will not receive the accrued interest
- Account closing fee \$25.00, if closed within 181 days of opening
- For additional fees, see Miscellaneous Fees and Charges
- Interest Rate: ____% ____% APY (Annual Percentage Yield)

DELUXE CLUB CHECKING ACCOUNT

- Minimum amount to open the account \$100.00 (You must have \$ 10,000.00 combined daily balances in a checking account or a Regular Statement Savings account or \$10,000.00 in a Money Market Account or CD's or IRA's or have a \$15,000.00 outstanding balance on a loan or line of credit to open this account).
- Monthly account maintenance fee \$15.00. In the event the combined daily balance in the account falls below \$10,000.00 in a checking account or a Regular Statement Savings account or \$10,000.00 in a Money Market Account or CD's or IRA's or have a \$15,000.00 outstanding balance on a loan or line of credit)
- Number of checks written per month: Unlimited
- Interest paid: Yes
- Rate Information: Your interest rate and annual percentage yield may change
- Frequency of rate changes: We may change the interest rate on your account at anytime
- Determination of rate: At our discretion, we may change the interest rate on your account

- Compounding and crediting frequency: Interest will be compounded daily. Interest will be credited to your account every month.
- Daily balance computation 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 begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks)
- If you close your account before interest is credited, you will not receive the accrued interest
- Account closing fee \$25.00, if closed within 181 days of opening
- For additional fees, see Miscellaneous Fees and Charges
- Interest Rate: _____ % _____ % APY (Annual Percentage Yield)

BUSINESS CHECKING SERVICES

BUSINESS CHECKING ACCOUNT (ANALYSIS)

- This account is not a consumer account subject to Truth in Savings
- Minimum amount to open the account \$500.00
- Applicable fees are offset by an earnings credit on balances
- Monthly account maintenance fee \$10.00. Fully analyzed account, with unlimited activity.
- Checks paid/other debits, \$0.10 per item
- Deposited item, \$0.04 per item (applies to checks, and other items deposited)
- Interest paid: None
- Account Closing fee \$25.00, if closed within 181 days of opening
- For additional fees, see Miscellaneous Fees and Charges

REGULAR BUSINESS CHECKING ACCOUNT

- This account is not a consumer account subject to Truth in Savings
- Minimum amount to open the account \$100.00
- Monthly account maintenance fee \$8.00 (To avoid monthly maintenance fee, maintain a minimum daily balance of \$1,500.00)
- Fees: An excess fee of \$0.30 will be charged for each debit/credit item in excess of 100 during a statement cycle
- Interest paid: No
- Account closing fee \$25.00, if closed within 181 days of opening
- For additional fees, see Miscellaneous Fees and Charges

SMALL BUSINESS ACCOUNT

- This account is not a consumer account subject to Truth in Savings
- Minimum amount to open the account \$500.00
- No minimum balance required

- Monthly account maintenance fee \$8.00
- An excess item charge of \$0.30 will be charged for each item in excess of 25 during a statement cycle
- Interest paid: No
- Account closing fee \$25.00, if closed within 181 days of opening
- For additional fees, see Miscellaneous Fees and Charges

IOLTA ACCOUNT

(Interest earned is forwarded to the Georgia Bar Foundation)

- This account is not a consumer account subject to Truth in Savings
- Minimum amount to open the account \$100.00
- Monthly account maintenance fee \$8.00
- Interest paid: Yes
- Rate Information: Your interest rate and annual percentage yield may change
- Frequency of rate changes: We may change the interest rate on your account at anytime
- Determination of rate: At our discretion, we may change the interest rate on your account
- Compounding and crediting frequency: Interest will be compounded daily. Interest will be credited to your account every month.
- Daily balance computation 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.
- If you close your account before interest is credited, you will not receive the accrued interest
- Account closing fee \$25.00, if closed within 181 days of opening
- Accrual of interest on non-cash deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, check)
- For additional fees, see Miscellaneous Fees and Charges
- Interest Rate: (APY=Annual Percentage Yield)
Avg. Under \$100,000.00 _____% _____% APY
Avg. Over \$100,000.00 _____% _____% APY

NON PROFIT ACCOUNT

(Analyzed Interest Bearing Account for Non-Profit Organization)

- This account is not a consumer account subject to Truth in Savings
- Minimum amount to open the account \$100.00
- Monthly account maintenance fee \$8.00
- Interest paid: Yes
- Rate Information: Your interest rate and annual percentage yield may change
- Frequency of rate changes: We may change the interest rate on your account at anytime
- Determination of rate: At our discretion, we may change the interest rate on your account

- Compounding and crediting frequency: Interest will be compounded daily. Interest will be credited to your account every month.
- Daily balance computation 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.
- If you close your account before interest is credited, you will not receive the accrued interest
- Accrual of interest on non-cash deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (For example, checks)
- For additional fees, see Miscellaneous Fees and Charges
- Interest Rate: _____% _____% APY (Annual Percentage Yield)

GOVERNMENTAL ACCOUNT

(Analyzed Interest Bearing Account for Governmental Entities)

- This account is not a consumer account subject to Truth in Savings
- Minimum amount to open the account \$100.00
- Monthly account maintenance fee \$12.00
- Interest paid: Yes
- Rate Information: Your interest rate and annual percentage yield may change.
- Frequency of rate changes: We may change the interest rate on your account at anytime
- Determination of rate: At our discretion, we may change the interest rate on your account
- Compounding and crediting frequency: Interest will be compounded daily. Interest will be credited to your account every month.
- Daily balance computation 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.
- If you close your account before interest is credited, you will not receive the accrued interest
- Accrual of interest on non-cash deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (For example, checks)
- For additional fees, see Miscellaneous Fees and Charges
- Interest Rate: _____% _____% APY (Annual Percentage Yield)

SAVINGS/ CERTIFICATES OF DEPOSIT/ IRA'S SERVICES

REGULAR SAVINGS ACCOUNT

- Minimum amount to open the account \$100.00
- Quarterly account maintenance fee \$2.00 (To avoid quarterly maintenance fee, maintain a minimum daily balance of \$200.00)

- Interest paid: Yes
- Rate Information: Your interest rate and annual percentage yield may change
- Frequency of rate changes: We may change the interest rate on your account at anytime
- Determination of rate: At our discretion, we may change the interest rate on your account.
- Compounding and crediting frequency: Interest will be compounded daily. Interest will be credited to your account quarterly.
- Daily balance computation 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 begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks)
- If you close your account before interest is credited, you will not receive the accrued interest
- Account closing fee \$25.00, if closed within 181 days of opening
- Transaction limitations: Transfers from a Regular Statement Savings account to another account or by preauthorized, automatic, or telephone transfers are limited to 6 per month.
- Fees: An excess withdrawal fee of \$2.00 will be charged for each withdrawal in excess of 9 during a quarterly statement cycle. For additional fees, see Miscellaneous Fees and Charges.
- Interest Rate: ____% ____% APY (Annual Percentage Yield)

MINOR SAVINGS (must be Minor Age)

- Minimum amount to open the account \$50.00
- Quarterly account maintenance fee \$0.00
- Eligibility- Children under 18. Must be jointly opened with parent or guardian of legal age
- Rate Information: Your interest rate and annual percentage yield may change
- Frequency of rate changes: We may change the interest rate on your account at anytime
- Determination of rate: At our discretion, we may change the interest rate on your account
- Compounding and crediting frequency: Interest will be compounded daily. Interest will be credited to your account quarterly.
- Daily balance computation 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 begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks)
- Transaction limitation: Transfers from children's savings account to another account or by preauthorized, automatic, or telephone transfers are limited to 6 per month.
- Other limitation- Primary account holder should be an adult of legal age. When the minor account holder reaches age 18,

this account can be converted to a regular savings account subject to new account opening requirements.

- Account closing fee \$25.00, if closed within 181 days of opening
- If you close your account before interest is credited, you will not receive the accrued interest
- For additional fees, see Miscellaneous Fees and Charges
- Interest Rate: ____% ____% APY (Annual Percentage Yield)

TREASURE SAVINGS

- Minimum amount to open the account \$50.00
- Monthly account maintenance fee \$0.00 (none)
- Eligibility- Children under 18. Must be jointly opened with parent or guardian of legal age
- Rate Determination- we may change interest rate on your account at any time
- Compounding and crediting frequency- interest will be compounded daily. Interest will be credited to your account quarterly.
- Effect of closing an account- if you close your account before interest is credited, you will not receive the account interest
- Daily balance computation 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 begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks)
- Transaction limitation: Transfers from children's savings account to another account or by preauthorized, automatic, or telephone transfers are limited to 6 per month.
- Other limitation- Primary account holder should be an adult of legal age. When the minor account holder reaches age 18, this account can be converted to a regular savings account subject to new account opening requirements.
- Account closing fee \$25.00, if closed within 181 days of opening
- For additional fees, see Miscellaneous Fees and Charges
- Interest Rate: ____% ____% APY (Annual Percentage Yield)

MAX CLUB SAVINGS ACCOUNT

- You deposit a fixed amount every month, for a pre-determined period of time (1 year thru 5 years) into your max club Account. When your max club account reaches maturity, your combined principal and interest balance will approximate your desired maturity value. Failure to make deposits on the due date will reduce matured value.
- Minimum amount to open this account: You must deposit the first months fixed deposit amount
- Monthly deposit amount cannot exceed fixed deposit amount appearing on Time Certificate
- The interest rate and Annual Percentage Yield will not change for the term of the account.

- Compounding and crediting frequency: Interest will be compounded daily. Interest will be credited to your account quarterly
- Minimum balance to obtain the annual percentage yield disclosed: You must make regularly scheduled monthly deposits to obtain the disclosed APY (Annual Percentage Yield)
- Daily balance computation 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 begins to accrue on the business day you deposit non-cash items (for example, checks)
- Transaction limitations: You may not make any transfers from this account to another account of yours or to third parties by preauthorized, automatic, or telephone transfers or similar order to third parties. If any withdrawal is made from this account, this account will be closed
- No partial withdrawal allowed.
- Penalty for early account closing: 30 days interest if less than 6 months term, 90 days interest if greater than 6 months term.
- Interest will not accrue after Maturity
- Interest Rate: (APY= Annual Percentage Yield)
1 year ____% ____% APY
2 year ____% ____% APY
3 year ____% ____% APY
4 year ____% ____% APY
5 year ____% ____% APY
- For additional fees, see Miscellaneous Fees and Charges

PERSONAL MONEY MARKET ACCOUNT

- Minimum amount to open the account \$100.00
- Monthly account maintenance fee \$8.00 (To avoid monthly maintenance fee, maintain a minimum daily balance of \$1,000.00)
- Interest paid: Yes
- Rate Information: Your interest rate and annual percentage yield may change
- Frequency of rate changes: We may change the interest rate on your account at anytime
- Determination of rate: At our discretion, we may change the interest rate on your account
- Compounding and crediting frequency: Interest will be compounded daily. Interest will be credited to your account every month.
- Daily balance computation 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.
- Accrual of interest on Non-cash Deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks)
- If you close your account before interest is credited, you will not receive the accrued interest.
- Account closing fee \$25.00, if closed within 181 days of opening

- Transaction limitations: Transfers from a Personal Money Market account to another account or to third parties by check, debit card, preauthorized, automatic, or telephone transfers are limited to 6 per month. If there are continued transactions in excess of the above limits we will contact you to either close the account or place the funds in a transaction account you are eligible to maintain.
- Fees: An excess withdrawal fee of \$4.00 will be charged for each check or debit exceeding 6 per month.
- Minimum balance to obtain the annual percentage yield disclosed: Tiered rates based on balance.
- For additional fees, see Miscellaneous Fees and Charges.
- Interest Rate: (APY= Annual Percentage Yield)

\$0 .00-\$9,999.99	_____%	_____%	APY
\$10,000.00- \$49,999.99	_____%	_____%	APY
\$50,000.00- \$99,999.99	_____%	_____%	APY
\$100,000.00 (+)	_____%	_____%	APY

REGULAR BUSINESS SAVINGS ACCOUNT

- This account is not a consumer account subject to Truth in Savings
- Minimum amount to open the account \$100.00
- Monthly account maintenance fee \$3.00 (To avoid monthly maintenance fee, maintain a minimum monthly balance of \$500.00)
- Interest paid: Yes
- Rate Information: Your interest rate and annual percentage yield may change
- Frequency of rate changes: We may change the interest rate on your account at anytime
- Determination of rate: At our discretion, we may change the interest rate on your account
- Compounding and crediting frequency: Interest will be compounded daily. Interest will be credited to your account quarterly.
- Daily balance computation 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 begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks)
- If you close your account before interest is credited, you will not receive the accrued interest
- Accounting closing fee \$25.00, if closed within 181 days of opening
- Transaction limitations: Transfers from this account to another account or to third parties by preauthorized, automatic, or telephone transfers are limited to 6 per month.
- Fees: An excess withdrawal fee of \$2.00 will be charged for each withdrawal in excess of three during a monthly cycle
- For additional fees, see Miscellaneous Fees and Charges
- Interest Rate: _____% _____% APY (Annual Percentage Yield)

BUSINESS MONEY MARKET ACCOUNT

- This account is not a consumer account subject to Truth in Savings
- Minimum amount to open the account \$100.00
- Monthly account maintenance fee \$8.00 (To avoid monthly maintenance fee, maintain a minimum daily balance of \$2,000.00)
- Interest paid: Yes
- Rate Information: Your interest rate and annual percentage yield may change
- Frequency of rate changes: We may change the interest rate on your account at anytime
- Determination of rate: At our discretion, we may change the interest rate on your account
- Compounding and crediting frequency: Interest will be compounded daily. Interest will be credited to your account every month.
- Daily balance computation 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.
- If you close your account before interest is credited, you will not receive the accrued interest
- Accounting closing fee \$25.00, if closed within 181 days of opening
- Accrual of interest on non-cash deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (For example, checks)
- Transaction limitations: Transfers from a Business Money Market account to another account or to third parties by check, debit card, preauthorized, automatic, or telephone transfers are limited to 6 per month. If there are continued transactions in excess of the above limits we will contact you to either close the account or place the funds in a transaction account you are eligible to maintain.
- Fees: An excess withdrawal fee of \$4.00 will be charged for each check or debit exceeding 6 per month.
- For additional fees, see Miscellaneous Fees and Charges
- Minimum balance to obtain the annual percentage yield disclosed: Tiered rates based on balance
- Interest Rate: (APY= Annual Percentage Yield)

\$0.00 - \$9,999.99	_____%	_____%	APY
\$10,000- \$49,999.99	_____%	_____%	APY
\$50,000- \$99,999.99	_____%	_____%	APY
\$100,000.00 (+)	_____%	_____%	APY

CERTIFICATE OF DEPOSIT

- Minimum amount to open the account \$500.00
- This account is an interest- bearing account. The interest rate and annual percentage yield will not change for the term of the account

- Compounding frequency - interest will be compounded daily*
- Crediting frequency- Interest will be credited to your account at maturity*
- Interest begins to accrue on the business day you deposit non-cash items (for example, checks)
- Automatic renewable time deposit
- Interest Rate: (APY= Annual Percentage Yield)

7-30 Days	_____%	_____%	APY
31-90 Days	_____%	_____%	APY
91-180 Days	_____%	_____%	APY
181- 364 Days	_____%	_____%	APY
12-23M	_____%	_____%	APY
24-35M	_____%	_____%	APY
36-47M	_____%	_____%	APY
48-59M	_____%	_____%	APY
60 M. Up	_____%	_____%	APY
- Limitations: You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date
- No partial withdrawal allowed.
- Penalty for early account closing: 30 days interest under 6 months term, 90 days interest over 6 months term.
- Grace period: 10 days after the maturity date. Interest earned during the grace period will not be paid if automatically renewable CDs are redeemed.
- Non-Automatically Renewable Time Deposit-interest will not accrue after Maturity

*Interest credited prior to maturity shall be calculated using simple interest compounding method

JUMBO CERTIFICATE OF DEPOSIT

- Minimum amount to open the account \$100,000.00
- This account is an interest- bearing account. The interest rate and annual percentage yield will not change for the term of the account
- Compounding frequency- interest will be compounded daily*
- Crediting frequency- Interest will be credited to your account at maturity*
- Interest will not accrue after maturity
- Interest begins to accrue on the business day you deposit non-cash items (for example, checks)
- Non-automatically renewable time deposit
- Interest Rate: (APY= Annual Percentage Yield)

7-90 Days	_____%	_____%	APY
91-180 Days	_____%	_____%	APY
181- 364 Days	_____%	_____%	APY
12-23M	_____%	_____%	APY
24-30M	_____%	_____%	APY
36-47M	_____%	_____%	APY
48-59M	_____%	_____%	APY
60 M. Up	_____%	_____%	APY
- Limitations: You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date
- No partial withdrawal allowed.

- Penalty for early account closing: 30 days interest under 6 months term, 90 days interest over 6 months term.
- *Interest credited prior to maturity shall be calculated using simple interest compounding method

FREEDOM CERTIFICATE OF DEPOSIT

- Minimum amount to open the account \$50,000.00
- This account is an interest-bearing account. The interest rate and annual percentage yield will not change for the term of the account
- Compounding frequency- interest will be compounded daily*
- Crediting frequency- Interest will be credited to your account at maturity*
- Interest begins to accrue on the business day you deposit non-cash items (for example, checks)
- Interest Rate: _____% _____% (APY= Annual Percentage Yield)
- Non-automatically renewal time deposit
- Interest will not accrue after maturity
- Limitation: You may not make additional deposits into this account
- No partial withdrawals allowed
- The funds can be withdrawn (account close) without penalty before the maturity date and receive the accrued interest

*Interest credited prior to maturity shall be calculated using simple interest compounding method

IRA SAVINGS

- Minimum amount to open the account \$1,000.00
- Quarterly account maintenance fee \$2.00 (To avoid quarterly maintenance fee, maintain a minimum daily balance of \$200.00)
- Interest paid: Yes
- Rate Information: Your interest rate and annual percentage yield may change
- Frequency of rate changes: We may change the interest rate on your account at anytime
- Determination of rate: At our discretion, we may change the interest rate on your account.
- Compounding and crediting frequency: Interest will be compounded daily. Interest will be credited to your account quarterly.
- Daily balance computation 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 begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks)
- If you close your account before interest is credited, you will not receive the accrued interest
- Account closing fee \$25.00, if closed within 181 days of opening

- Transaction limitations: Transfers from a Regular Statement Savings account to another account or by preauthorized, automatic, or telephone transfers are limited to 6 per month.
- Fees: An excess withdrawal fee of \$2.00 will be charged for each withdrawal in excess of 9 during a quarterly statement cycle. For additional fees, see Miscellaneous Fees and Charges.
- Short term holding or accumulation account until customer determines final Investment
- Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks)
- Interest Rate: _____% _____% APY (Annual Percentage Yield)

REGULAR IRA

- No minimum is required to open the account
- Contributions may be tax deductible- depends on your participation in a qualified retirement plan and on your adjusted gross income
- No IRS penalty for distributions on death, disability, or first time home buyer

ROTH IRA

- No minimum is required to open the account
- Contributions may continue after age 70 ½ as long as you have earned income
- Plus, earning is tax-free after five tax years if you are age 59 ½ or older if you are a first-time homebuyer
- No penalty upon death or disability

EDUCATION IRA

- No minimum is required to open the account
- Distributions are tax-free if taken as needed for qualified higher education expenses before the student reaches age 30
- Student can also contribute to his or her own IRA
- Earnings grow tax free

OTHER SERVICES

- Online Banking with Bill Pay
- Loans
Loan Department located at our Doraville location

DEFINITION

Annual Percentage Yield (APY)

A percentage rate reflecting the total amount of interest paid on an account, based on the interest rate and the frequency of compounding for a 365-day period, calculated in accordance with provisions of the Federal Reserve Bank's Regulation DD.