



PERSONAL DEPOSIT ACCOUNTS

Fee and Information Schedule

Effective November 1, 2019



BAC Community Bank

www.bankbac.com | 1-877-226-5820



Contact Us

www.bankbac.com

Customer Service Department

(877) 226-5820

Monday - Friday: 8am - 6pm

Saturday: 9am - 2pm

BAC Community Bank Branch Locations

Antioch

3448 Deer Valley Rd.
(925) 776-2200

Brentwood

740 First St.
(925) 634-2111

Brentwood Country Club

2251 Balfour Rd.
(925) 308-7011

Concord

2090 Diamond Blvd.
(925) 609-1970

Discovery Bay

14804-A Highway 4
(925) 634-0112

Lodi

1610 W. Kettleman Ln.
(209) 367-9400

Modesto

1625 J St.
(209) 544-2227

Oakley

1070 Laurel Rd.
(925) 625-4990

Stockton

2001 W. March Ln.
(209) 473-6859

Stockton Cal-Weber

517 E. Weber Ave.
(209) 944-1807

Tracy

951 N. Central Ave.
(209) 855-8150

Introduction

Welcome to BAC Community Bank. We appreciate your banking relationship and are committed to meeting all your banking needs and services.

This Fee and Information Schedule, in combination with *Your Deposit Account Agreement & Disclosure*, describes the terms of your personal deposit accounts with BAC Community Bank.

You, the customer, may also be referred to as “you” and “yours.” BAC Community Bank may also be referred to as “the Bank,” “we,” “us,” and “our.”

Paperless statements refers to you authorizing delivery of bank account statements electronically instead of receiving paper statements by postal mail by consenting to our Electronic Disclosure and Consent.

Deposit accounts defined in this booklet are for personal use only.

By opening an account with the Bank, you agree to pay for our services as described in this booklet. Fees will be deducted from your account. If your account does not have enough money an overdraft may occur. If your account is closed, you are responsible for any outstanding fees.

There may be additional services the Bank offers that are not included in this booklet. Please contact the Bank if you need other services.

We may change this booklet at any time. We will notify you as required by law should changes, additions or deletions occur.

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Kasasa[®] Deposit Accounts

	Kasasa Cash	Kasasa Cash Back
Age Requirement	18+	18+
Minimum Opening Deposit	\$100	\$100
Monthly Service Charge	None	None
Minimum Balance Requirement to Waive Monthly Service Charge	None	None
Interest Earned ¹	0.05% APY if reward not earned during monthly qualification cycle. ²	None
Rewards ¹	2.00% APY on balances up to \$10,000. ^{2,3} 0.25% interest rate on portion of balance above \$10,000. ^{2,3} 2.00%-0.41% APY on balances over \$10,000, depending on account balance. ^{2,3}	3.00% cash back on qualifying debit card purchases up to \$250 (maximum \$7.50 cash back per monthly qualification cycle)
Refunds on ATM fees nationwide ¹	Up to \$20 per monthly qualification cycle (maximum \$4.99 per transaction)	Up to \$20 per monthly qualification cycle (maximum \$4.99 per transaction)
Qualifications to Earn Rewards ¹	To earn your rewards, simply complete the following activities and transactions in your Kasasa checking account during each monthly qualification cycle: <ul style="list-style-type: none"> • At least 12 debit card purchases that post and settle • Be enrolled in and agree to receive paperless statements • Be enrolled in and log into online banking or mobile banking 	To earn your rewards, simply complete the following activities and transactions in your Kasasa checking account during each monthly qualification cycle: <ul style="list-style-type: none"> • At least 12 debit card purchases that post and settle • Be enrolled in and agree to receive paperless statements • Be enrolled in and log into online banking or mobile banking
Check Writing	Unlimited	Unlimited
Debit Card	Included	Included
Online Banking	Included, along with Bill Pay ⁴	Included, along with Bill Pay ⁴
Mobile Banking and Mobile Deposit	Included, along with Bill Pay ⁴	Included, along with Bill Pay ⁴
Paperless Statements	Included ⁴	Included ⁴

If you don't qualify during the cycle, don't worry. There's still no monthly service charge. Plus you can get back to earning your full rewards the very next monthly qualification cycle!

There are no recurring monthly service charges or fees to open or close this account.

See pages 16-18 for other fees that may apply to this account.

Other terms and conditions may apply.

Refer to the *Truth in Savings Disclosure* and *Your Deposit Account Agreement & Disclosure* for additional information.

¹Rates and rewards are variable. At any time and at the discretion of BAC Community Bank rates, qualifications, and rewards may change after account is opened. Fees may reduce earnings. Refer to pages 6-7 for additional information. See our current Monthly Kasasa Qualification Calendar available from any branch or online at www.bankbac.com/kasasa-calendar.

²APY = Annual Percentage Yield. Information and APYs are accurate as of 10/1/2019. When linked to Kasasa Saver, the interest in the Kasasa Cash account does not compound in the account since it is transferred into the Kasasa Saver account. The Kasasa Saver APYs may be less than the Kasasa Cash APYs.

³Sample calculations for rewards earned on Kasasa Cash and Kasasa Saver accounts are based on an assumed account balance of \$10,000 + \$100,000 and an assumed statement cycle of thirty-one (31) days. Since any portion of an account balance over \$10,000 earns a lower interest rate when qualifications are met, higher balance accounts may earn a lower compounded APY than the examples given.

⁴Service included at no charge. Customer may need to initiate use of the service by enrolling in or requesting the service.

Kasasa[®] Deposit Accounts

	Kasasa Tunes	Kasasa Saver <i>Requires link to Kasasa Cash or Kasasa Cash Back</i>
Age Requirement	18+	18+
Minimum Opening Deposit	\$100	\$25
Monthly Service Charge	None	None
Minimum Balance Requirement to Waive Monthly Service Charge	None	None
Interest Earned ¹	None	0.05% APY if reward not earned during monthly qualification cycle. ²
Rewards ¹	Earn up to \$6 in refunds for iTunes [®] , Google Play [®] and/or Amazon.com [®] (must be redeemed within 30 days) Sign-up bonus: Earn \$20 grant towards iTunes [®] , Google Play [®] and/or Amazon.com [®] (expires after 60 days)	0.50% APY on balances up to \$10,000. ^{2,3} 0.25% interest rate on portion of balance above \$10,000. ^{2,3} 0.50%-0.27% APY on balances over \$10,000, depending on account balance. ^{2,3}
Refunds on ATM fees nationwide ¹	Up to \$20 per monthly qualification cycle (maximum \$4.99 per transaction)	Up to \$20 per monthly qualification cycle (maximum \$4.99 per transaction)
Qualifications to Earn Rewards ¹	To earn your rewards, simply complete the following activities and transactions in your Kasasa checking account during each monthly qualification cycle: <ul style="list-style-type: none"> • At least 12 debit card purchases that post and settle • Be enrolled in and agree to receive paperless statements • Be enrolled in and log into online banking or mobile banking 	To earn your rewards, simply complete the following activities and transactions in your Kasasa checking account during each monthly qualification cycle: <ul style="list-style-type: none"> • At least 12 debit card purchases that post and settle • Be enrolled in and agree to receive paperless statements • Be enrolled in and log into online banking or mobile banking
Check Writing	Unlimited	N/A
Debit Card	Included	Included
Online Banking	Included, along with Bill Pay ⁴	Included ⁴
Mobile Banking and Mobile Deposit	Included, along with Bill Pay ⁴	Included ⁴
Paperless Statements	Included ⁴	Included ⁴

If you don't qualify during the cycle, don't worry. There's still no monthly service charge. Plus you can get back to earning your full rewards the very next monthly qualification cycle!

There are no recurring monthly service charges or fees to open or close this account.

See pages 16-18 for other fees that may apply to this account.

Other terms and conditions may apply.

Refer to the *Truth in Savings Disclosure* and *Your Deposit Account Agreement & Disclosure* for additional information.

¹Rates and rewards are variable. At any time and at the discretion of BAC Community Bank rates, qualifications, and rewards may change after account is opened. Fees may reduce earnings. Refer to pages 6-7 for additional information. See our current Monthly Kasasa Qualification Calendar available from any branch or online at www.bankbac.com/kasasa-calendar.

²APY = Annual Percentage Yield. Information and APYs are accurate as of 10/1/2019. When linked to Kasasa Saver, the interest in the Kasasa Cash account does not compound in the account since it is transferred into the Kasasa Saver account. The Kasasa Saver APYs may be less than the Kasasa Cash APYs.

³Sample calculations for rewards earned on Kasasa Cash and Kasasa Saver accounts are based on an assumed account balance of \$10,000 + \$100,000 and an assumed statement cycle of thirty-one (31) days. Since any portion of an account balance over \$10,000 earns a lower interest rate when qualifications are met, higher balance accounts may earn a lower compounded APY than the examples given.

⁴Service included at no charge. Customer may need to initiate use of the service by enrolling in or requesting the service.

Kasasa® Frequently Asked Questions

What is APY?

APY = Annual Percentage Yield. ^{1,2,3} Sample calculations for rewards earned on Kasasa Cash and Kasasa Saver accounts are based on an assumed account balance of \$10,000 + \$100,000 and an assumed statement cycle of thirty-one (31) days. Since any portion of an account balance over \$10,000 earns a lower interest rate when qualifications are met, higher balance accounts may earn a lower compounded APY than the examples given.

When Qualifications Are Met

- Kasasa Cash When NOT Linked with Kasasa Saver:
Balances up to \$10,000 receive APY of 2.00% (based on an interest rate of 1.98%); and balances over \$10,000 earn 0.25% interest rate on the portion of balance over \$10,000, resulting in a range from 2.00% to 0.41% APY depending on the account's balance.
- Kasasa Cash When LINKED with Kasasa Saver:
Balances up to \$10,000 receive APY of 1.98% (based on an interest rate of 1.98%); and balances over \$10,000 earn 0.25% interest rate on the portion of balance over \$10,000, resulting in a non-compounding range from 1.98% to 0.25% APY depending on the account's balance.
- Kasasa Saver Linked With Kasasa Checking:
Balances up to \$10,000 receive APY of 0.50%; and balances over \$10,000 earn 0.25% interest rate on the portion of balance over \$10,000, resulting in a range from 0.50% to 0.27% APY depending on the account's balance.

When Qualifications Are NOT Met

- Kasasa Cash and Kasasa Saver
All balances earn 0.05% APY based on an interest rate of 0.05%.

What is a Business Day?

Any day Monday through Friday, provided that the weekday is not on a federal holiday. When a federal holiday falls on a Sunday, the next Monday is not a Business Day.

What is a Statement Cycle?

The period of time for which BAC Community Bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account. The Statement Cycle ends on the last business day of the month. The Statement Cycle begins on the first calendar day following the last business day of the month.

What is a Monthly Qualification Cycle?

A period ending one (1) business day prior to the close of the current Statement Cycle with a new Monthly Qualification Cycle beginning the next calendar day.

Is there an Easy Reference of Kasasa Monthly Qualification Dates?

For convenience, each customer is provided a copy of our *Kasasa Monthly Qualification Calendar* at the time the account is opened. This document is updated annually and is available on our web site at www.bankbac.com/kasasa-calendar or upon request in any branch.

(Kasasa® Frequently Asked Questions continue on page 7)

¹Rates and rewards are variable. At any time and at the discretion of BAC Community Bank rates, qualifications, and rewards may change after account is opened. Fees may reduce earnings. Refer to pages 6-7 for additional information. See our current Monthly Kasasa Qualification Calendar available from any branch or online at www.bankbac.com/kasasa-calendar.

²APY = Annual Percentage Yield. Information and APYs are accurate as of 10/1/2019. When linked to Kasasa Saver, the interest in the Kasasa Cash account does not compound in the account since it is transferred into the Kasasa Saver account. The Kasasa Saver APYs may be less than the Kasasa Cash APYs.

³Sample calculations for rewards earned on Kasasa Cash and Kasasa Saver accounts are based on an assumed account balance of \$10,000 + \$100,000 and an assumed statement cycle of thirty-one (31) days. Since any portion of an account balance over \$10,000 earns a lower interest rate when qualifications are met, higher balance accounts may earn a lower compounded APY than the examples given.

(Kasasa® Frequently Asked Questions continued from page 6)

When Do Debit Card Transactions Post and Settle to My Account?

Debit card transactions post and settle to your account when they are received by the bank from the merchant. Transactions and activities may take one (1) or more Business Days from the date the transaction or activity occurred to post and settle to the account.

When Will I Receive My Rewards?

Distribution of Cash Back Rewards and ATM Fee Refunds

- When linked to the Kasasa Saver account, cash back rewards and ATM fee refunds will be automatically credited to the Kasasa Saver account on the last day of the current Statement Cycle.
- If there is no linked Kasasa Saver account, cash back rewards and ATM fee refunds will be automatically credited on the last day of the current Statement Cycle to the Kasasa checking account that earned these rewards.

Distribution of Interest Earned by Kasasa Cash Account

- Interest earned by the Kasasa Cash account will be credited to the Kasasa Cash account on the last day of the current Statement Cycle. If linked to a Kasasa Saver, posted interest will automatically be transferred to the linked Kasasa Saver account the next business day.

Distribution of Tunes Rewards and ATM Fee Refunds

- iTunes, Amazon.com, Google Play unexpired refunds and ATM fee refunds will be credited to your account on the last day of the Statement Cycle in which these purchases post and settle to your account and the ATM fees were incurred.

Are there any limits on the number of withdrawals allowed from a Kasasa account?

Withdrawals from Kasasa accounts at BAC Community Bank are treated the same as any other consumer deposit account. However, savings accounts and checking accounts are subject to different rules for making withdrawals.

- **KASASA SAVER SAVINGS**
 - BAC Community Bank limits certain types of withdrawals and transfers from a Savings account.⁵
 - There are no limits to in-person withdrawals made in a branch.
- **KASASA CHECKING**
 - There are no limits to the number of withdrawals or other transactions during a monthly statement cycle.

There are no recurring monthly service charges or fees to open or close this account.

See pages 16-18 for other fees that may apply to this account.

Other terms and conditions may apply.

Refer to the *Truth in Savings Disclosure* and *Your Deposit Account Agreement & Disclosure* for additional information.

⁵ No more than 6 transfers or withdrawals of the following type are permitted during your monthly statement cycle:

- Payments to third-parties such as checks, drafts, debit cards or similar transactions
- Transfers by phone using our automated service or speaking with a banker on the phone
- Transfers or payments through online, mobile and text banking (including Bill Pay and person to person payments)
- Transfers to a checking account for Overdraft Protection
- Pre-authorized transfers and withdrawals
- Debit card purchases

There are no limits on transfers or withdrawals made in person at an ATM, Bank branch or on any type of deposit.

Select Deposit Accounts

	Select Checking A personal checking account that does not earn interest. ⁶	Select Interest Checking A variable rate, interest-bearing, personal checking account. ⁶
Age Requirement	18+	18+
Minimum Opening Deposit	\$100	\$100
Monthly Service Charge	None	\$11
Minimum Balance Requirement to Waive Monthly Service Charge	None	\$1,500 in this account -or- \$10,000 in linked savings account ⁷
Interest Earned	None	See current Rate Sheet. Minimum balance may apply.
Check Writing	Unlimited	Unlimited
Transaction Fee	None	None
Debit Card	Included	Included
Online Banking	Included, along with Bill Pay ⁴	Included, along with Bill Pay ⁴
Mobile Banking and Mobile Deposit	Included, along with Bill Pay ⁴	Included, along with Bill Pay ⁴
Paperless Statements	Included ⁴	Included ⁴

There are no fees to open or close this account.

See pages 16-18 for other fees that may apply to this account.

Other terms and conditions may apply.

Refer to the *Truth in Savings Disclosure* and *Your Deposit Account Agreement & Disclosure* for additional information.

⁴ Service included at no charge. Customer may need to initiate use of the service by enrolling in or requesting the service.

⁶ At any time and at the discretion of BAC Community Bank standard features and account requirements may change after account is opened.

⁷ Maximum of two linked accounts, which may be any combination of Select Savings or Select Money Market; balances used will be current balances in linked accounts on the statement cycle date.

Select Deposit Accounts

	Select Savings A variable rate savings account. ^{5, 6, 8}	Select Money Market A variable rate account that provides easy access to your funds through limited check writing. ^{5, 6}
Age Requirement	18+	18+
Minimum Opening Deposit	\$100	\$2,500
Monthly Service Charge	\$3	\$15
Minimum Balance Requirement to Waive Monthly Service Charge	Maintain a minimum balance in this account of \$400 -or- Be enrolled in and agree to receive paperless statements ⁴	Maintain a minimum balance in this account of \$2,500
Interest Earned	See current Rate Sheet. Minimum balance may apply.	See current Rate Sheet. Minimum balance may apply.
Check Writing	N/A	Limited See Transaction Limitations below.
Transaction Fee	First 3 withdrawals per statement cycle – No Charge Additional withdrawals - \$2 fee per debit	First 6 withdrawals per statement cycle – No Charge Additional withdrawals - \$12 fee per debit
Debit Card	Available	Available
Online Banking	Included ⁴	Included ⁴
Mobile Banking and Mobile Deposit	Included ⁴	Included ⁴
Paperless Statements	Included ⁴	Included ⁴

<p>TRANSACTION LIMITATIONS</p> <p>BAC Community Bank limits certain types of withdrawals and transfers from a Savings account. ⁵</p>	<p>TRANSACTION LIMITATIONS</p> <p>BAC Community Bank limits certain types of withdrawals and transfers from a Money Market account. ⁵</p>
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See pages 16-18 for other fees that may apply to this account.
Other terms and conditions may apply.
Refer to the *Truth in Savings Disclosure* and *Your Deposit Account Agreement & Disclosure* for additional information.

⁴ Service included at no charge. Customer may need to initiate use of the service by enrolling in or requesting the service.

⁵ No more than 6 transfers or withdrawals of the following type are permitted during your monthly statement cycle:

- Payments to third-parties such as checks, drafts, debit cards or similar transactions
- Transfers by phone using our automated service or speaking with a banker on the phone
- Transfers or payments through online, mobile and text banking (including Bill Pay and person to person payments)
- Transfers to a checking account for Overdraft Protection
- Pre-authorized transfers and withdrawals
- Debit card purchases

There are no limits on transfers or withdrawals made in person at an ATM, Bank branch or on any type of deposit.

⁶ At any time and at the discretion of BAC Community Bank standard features and account requirements may change after account is opened.

⁸ Select Savings accounts closed within the first 90 days will be assessed a \$10 early closure fee.

Select Certificates of Deposit (CDs)

Select Certificate of Deposit	
A fixed rate, interest-bearing, personal term account. ^{6,9}	
Age Requirement	18+
Minimum Opening Deposit	\$2,500
Monthly Service Charge	None
Interest Earned	See current Rate Sheet. Minimum balance may apply.
Online Banking	Included, inquiry only ⁴
Mobile Banking	Included, inquiry only ⁴

Terms

- From 1 month to 60 months

Interest

- The rate in effect when you open or renew your CD is fixed for the term of the CD.
- Interest is compounded when credited to the CD.
- Interest will be credited to your account monthly, quarterly, semi-annually or annually per your instructions.
- Interest can be:
 - Credited to your CD; or
 - Credited to your checking or savings account with the Bank
- We use the daily balance method to calculate the interest on your CD. This method applies your fixed interest rate to the principal in the account each day.

Transaction Limitations

- You may not make any deposits into your CD before maturity.
- Principal withdrawn before maturity is subject to an early withdrawal fee.
- You may withdraw interest credited before maturity without penalty.

Renewal

- CDs automatically renew at maturity unless you withdraw the funds within the grace period.
- Renewed CDs will:
 - Have the same term as the original term and will begin on the maturity date; and
 - Have the interest rate in effect on the maturity date for a new CD of the same term and amount.
- We may elect not to renew a CD and will notify you in advance.

(Select Certificate of Deposit information continued on page 11)

See pages 16-18 for other fees that may apply to this account.

Other terms and conditions may apply.

Refer to the *Truth in Savings Disclosure* and *Your Deposit Account Agreement & Disclosure* for additional information.

⁴Service included at no charge. Customer may need to initiate use of the service by enrolling in or requesting the service.

⁶At any time and at the discretion of BAC Community Bank standard features and account requirements may change after account is opened.

⁹Certificates of Deposit are term accounts subject to early withdrawal penalties. Please refer to page 11 and the Truth In Savings Disclosure for details.

(Select Certificate of Deposit information continued from page 10)

Grace Period

- A grace period begins the day after maturity and lasts for:
 - One (1) calendar day for CDs with a term of 1 month or less,
 - Ten (10) calendar days for CDs with a term over 1 month.
- During the grace period, you may without a penalty:
 - Change the term,
 - Make additional deposits,
 - Withdraw funds,
 - Close the CD.
- If you withdraw funds during the grace period, we will not pay interest from the date of maturity to the date of withdrawal on the funds withdrawn.

Early Withdrawal Penalty

- Withdrawals made before the maturity date are subject to an early withdrawal penalty:
 - For terms of 1 month, the fee is equal to 7 days of interest on the amount withdrawn,
 - For terms of over 1 month and less than 1 year, the fee is equal to 1 month of interest on the amount withdrawn,
 - For terms of 1 year or more, the fee is equal to 3 months of interest on the amount withdrawn.
- In certain circumstances, such as death or incompetence, the early withdrawal fee may be waived.

See pages 16-18 for other fees that may apply to this account.

Other terms and conditions may apply.

Refer to the *Truth in Savings Disclosure* and *Your Deposit Account Agreement & Disclosure* for additional information.

Minor Deposit Accounts

Teen Checking A personal checking account that does not earn interest. ¹⁰	
Age Requirement	This account is for accountholders between 14-17 years old. (Requires adult over the age of 18 as joint owner.)
Minimum Opening Deposit	\$25
Monthly Service Charge	None
Minimum Balance Requirement to Waive Monthly Service Charge	N/A
Interest Earned	None
Check Writing	Unlimited
Transaction Fee	None
Debit Card	Included, for access to available funds
Online Banking	Included ⁴
Mobile Banking and Mobile Deposit	Included ⁴
Paperless Statements	Included ⁴

There are no recurring monthly service charges or fees to open or close this account.

See pages 16-18 for other fees that may apply to this account.

Other terms and conditions may apply.

Refer to the *Truth in Savings Disclosure* and *Your Deposit Account Agreement & Disclosure* for additional information.

⁴Service included at no charge. Customer may need to initiate use of the service by enrolling in or requesting the service.

¹⁰At any time and at the discretion of BAC Community Bank standard features and account requirements may change after account is opened. Refer to pages 14-15 for additional information.

Minor Deposit Accounts

Minor Savings	
A variable rate, interest-bearing personal savings account ¹⁰	
Age Requirement	This account is for accountholders age of 17 years old or younger. (Requires adult over the age of 18 as joint owner.)
Minimum Opening Deposit	\$25
Monthly Service Charge	None
Minimum Balance Requirement to Waive Monthly Service Charge	N/A
Interest Earned	See current Rate Sheet. Minimum balance may apply.
Check Writing	N/A
Transaction Fee	None
Debit Card	Available for access to available funds
Online Banking	Included ⁴
Mobile Banking and Mobile Deposit	Included ⁴
Paperless Statements	Included ⁴

TRANSACTION LIMITATIONS

BAC Community Bank limits certain types of withdrawals and transfers from a Savings account. ⁵

There are no recurring monthly service charges or fees to open or close this account.

See pages 16-18 for other fees that may apply to this account.

Other terms and conditions may apply.

Refer to the *Truth in Savings Disclosure* and *Your Deposit Account Agreement & Disclosure* for additional information.

⁴ Service included at no charge. Customer may need to initiate use of the service by enrolling in or requesting the service.

⁵ No more than 6 transfers or withdrawals of the following type are permitted during your monthly statement cycle:

- Payments to third-parties such as checks, drafts, debit cards or similar transactions
- Transfers by phone using our automated service or speaking with a banker on the phone
- Transfers or payments through online, mobile and text banking (including Bill Pay and person to person payments)
- Transfers to a checking account for Overdraft Protection
- Pre-authorized transfers and withdrawals
- Debit card purchases

There are no limits on transfers or withdrawals made in person at an ATM, Bank branch or on any type of deposit.

¹⁰ At any time and at the discretion of BAC Community Bank standard features and account requirements may change after account is opened. Refer to pages 14-15 for additional information.

Minor Deposit Accounts Frequently Asked Questions

How old do account owners need to be in order to have a BAC minor account?

BAC Community Bank offers two minor accounts options. Each is a joint ownership account requiring one owner to be a minor and the other owner to be an adult. Ages for the minor owner are based on the account type chosen:

- **MINOR SAVINGS**
 - Minor owner must be 17 years old or younger
 - Adult owner must be at least 18 years old, preferably the minor's parent or guardian
- **TEEN CHECKING**
 - Minor owner must be between the ages of 14-17 years old
 - Adult owner must be at least 18 years old, preferably the minor's parent or guardian

What is a Joint Ownership account?

A Joint Ownership account has more than one person named as owner of the account. Everyone named on the account has equal ownership and access to funds, regardless of who deposited the money.

Can a minor open a minor account without an adult joint owner?

No.

Can an adult open a minor account without a minor joint owner?

If an adult has such a need, please explore available options by discussing your need with a local banking professional.

What is a Business Day?

Although deposit accounts are typically accessible around the clock, a Business Day is any day Monday through Friday, provided that the weekday is not on a federal holiday. When a federal holiday falls on a Sunday, the next Monday is not a Business Day.

What is a Statement Cycle?

The period of time for which BAC Community Bank provides a summary of the financial activities and transactions that post and settle to the account. The Statement Cycle ends on the last business day of the month. The Statement Cycle begins on the first calendar day following the last business day of the month.

What is a Debit?

A Debit to a deposit account is any transaction that reduces the balance of the account, such as a cash withdrawal, service charge, or automatic payment.

What is a Credit?

A Credit to a deposit account is any transaction that adds to the balance of the account, such as a deposit of cash, checks, or interest.

Does my minor account earn interest?

Not all BAC Community Bank minor accounts pay interest. This depends on which minor account you choose.

- **MINOR SAVINGS**
 - Yes
- **TEEN CHECKING**
 - No

When will the interest in my Minor Savings be paid to me?

Earned interest is paid to Minor Savings accounts on the last Business Day of each Statement Cycle. The actual amount credited each month is different because it is calculated by considering your account balance, the number of days in the Statement Cycle, and the current interest rate offered for a Minor Savings by BAC Community Bank.

(Minor Deposit Accounts Frequently Asked Questions continue on page 15)

(Minor Deposit Accounts Frequently Asked Questions continued from page 14)

What happens to my interest if my Minor Savings is closed before the end of the Statement Cycle?

Since interest is only credited to your Minor Savings at the end of each Statement Cycle, no interest would be paid for the current month if the account were closed before the end of the current Statement Cycle.

Are there any limits on the number of withdrawals allowed from a minor account?

Withdrawals from minor accounts at BAC Community Bank are treated the same as any other consumer deposit account. However, savings accounts and checking accounts are subject to different rules for making withdrawals.

- **MINOR SAVINGS**
 - There are no charges for account withdrawals.
 - BAC Community Bank limits certain types of withdrawals and transfers from a Savings account.⁵
 - There are no limits to in-person withdrawals made in a branch.
- **TEEN CHECKING**
 - There are no limits to the number of withdrawals or other transactions during a monthly statement cycle.

What will happen to the account after the minor owner turns 18 years of age?

If neither account owner takes any action, the minor account(s) will be converted to other deposit accounts available at BAC Community Bank at that time.

- **MINOR SAVINGS**
 - The Minor Savings will be converted to a standard Select Savings account. (See page 9)
 - The Select Savings account has a \$3.00 monthly service charge if a minimum balance is not maintained
 - The minimum balance for a Select Savings to have the monthly fee waived is \$400.00
- **TEEN CHECKING**
 - The Teen Checking will be converted to a FREE Select Checking account. (See page 8)
 - The Select Checking has no monthly service charge
 - The Select Checking account has no minimum balance requirement

What if I don't want the standard Select Savings and Select Checking offered by BAC Community Bank?

If you would rather have a different account type, such as a FREE Kasasa instead, simply provide BAC Community Bank these instructions. We will work with you to make the transition as smooth as possible.

Will the account number(s) change after the minor owner turns 18 years of age?

That depends. In general, your account number(s) and any issued debit card(s) will remain the same unless the account is closed.

After the minor owner turns 18 years of age, will the original adult joint owner be removed from the account?

No. While the account will be converted to another consumer deposit account offered by BAC Community Bank, the owners of the account will remain unchanged unless the account owners request a change in writing.

What if the joint owners wish to remove an owner so the account becomes a single ownership instead?

This need can be accommodated after BAC Community Bank receives written authorization from both joint owners authorizing this change. Normally, the account number will remain unchanged.

What if a request is made to remove an owner without authorization of all joint owners?

No account owner will be removed without the written authorization of all joint owners. However, each joint owner has full access to the account and can choose to close the account for any reason. If this action is taken, the account number will no longer be available for use.

⁵ No more than 6 transfers or withdrawals of the following type are permitted during your monthly statement cycle:

- Payments to third-parties such as checks, drafts, debit cards or similar transactions
- Transfers by phone using our automated service or speaking with a banker on the phone
- Transfers or payments through online, mobile and text banking (including Bill Pay and person to person payments)
- Transfers to a checking account for Overdraft Protection
- Pre-authorized transfers and withdrawals
- Debit card purchases

There are no limits on transfers or withdrawals made in person at an ATM, Bank branch or on any type of deposit

Personal Service Fees

Account Research	
Research Time (1hour minimum)	\$40/hour
Bill Payment	
Online Bill Pay Monthly Service Fee.....	No Fee
Online Bill Pay Stop Payment	\$33/each
Online Bill Pay Rush Payment, <i>if available for specified payee</i>	\$14.95/each
Online Bill Pay Same Day Check, <i>if available for specified payee</i>	\$9.95/each
Online Bill Pay Account to Account Outbound Transfer.....	\$1.50/each
Zelle® Person-to-Person Payment	No Fee
Zelle® Stop Payment	\$15/each
Cashier's Check	
Cashier's Check.....	\$8/each
Checks	
Check Cashing, Non-Customer.....	\$5/each
<i>This fee is assessed to a payee cashing a check that you issued if the payee is not a bank customer.</i>	
Check Order.....	Varies
Counter Checks	First 6 per year free; thereafter \$5/each
Check Copy – Archived Paid Check (<i>front and back</i>).....	\$5/each
Coin / Currency	
Coin Deposited, <i>subject to count</i>	\$10/bag
Foreign Currency Deposited	\$35/deposit
Foreign Currency Ordered.....	\$25/order
Collection	
Domestic - Incoming/Outgoing	\$25/each
Foreign - Incoming/Outgoing.....	\$40/each plus expenses
Debit Card Transactions	
ATM Access	No Fee
<i>When you use a BAC Community Bank owned ATM you will not be charged a fee.</i>	
<i>When you use an ATM not owned by BAC Community Bank, you may be charged a fee by the ATM operator or any network and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer.</i>	
International Transactions	Varies
<i>A fee is charged for each debit card transaction made in a foreign currency that has been converted into a US dollar amount by a network.</i>	
Replacement Card	\$5/card
<i>The replacement fee does not apply when we replace a card upon its expiration.</i>	
Replacement Card Rush.....	\$50/card
Deposits	
Deposit Adjustments, <i>first five adjustments in a month</i>	\$4/each
Deposit Adjustments, <i>beyond five in a month</i>	\$10/each
Deposit Slips.....	\$0.50/each
Deposit Copy, <i>first page</i>	\$5
Deposit Copy, <i>each additional page</i>	\$1/each
Foreign Currency Deposited	\$35/deposit

Document Copy

Self Service Request.....	No Fee
<i>We do not charge for you to access online copies of checks, deposits, or statements.</i>	
Check Copy – Archived Paid Check (front and back).....	\$5/each
Deposit Copy, first page.....	\$5
Deposit Copy, each additional page.....	\$1/each
Other Requests, first page.....	\$5
Other Requests, each additional page.....	\$1/each

Legal Process Fee

Legal Process Fee.....	\$125/each
<i>Includes levy, writ, garnishment, and any other legal document that requires funds to be attached.</i>	

Mobile Banking

Mobile Banking Monthly Service Charge.....	No Fee
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Mobile Deposit

Mobile Deposit Monthly Service Charge.....	No Fee
Mobile Deposit Fee.....	No Fee

Night Depository

Annual Rent.....	\$25
Key Purchase.....	\$10

Non-Sufficient Funds (NSFs)

Items Drawn Against Non-Sufficient Funds (NSF).....	(\$132 daily maximum)
<i>Created by check, in-person withdrawal, ATM withdrawal, or other electronic means</i>	
▪ Overdraft Fee.....	\$33/item per presentment
▪ Returned Item Fee.....	\$33/item per presentment
Overdraft Transfer Fee.....	\$8/transfer
<i>When funds are transferred to cover an overdraft we may charge you a fee.</i>	

Other Service Fees

Copy Services.....	\$1.50/page
Endorsement Stamp.....	Varies
Fax Service.....	\$3/page
Manual Billing.....	\$20/invoice
Medallion Stamp.....	\$15/each
Notary.....	\$15/signature
Signature Guarantee.....	\$15/each
Sweep Account Fee.....	\$50/month
Telebank Transfers.....	\$1.50/each transfer
Telephone Transfer, Non-Automated.....	\$4/each transfer
Other (third-parties may impose additional charges).....	Varies

Returned Deposited Item

Returned Deposited Item.....	\$10/each
<i>We charge this fee each time a check or other item that we either cashed for you or accepted for deposit to your account is returned to us unpaid.</i>	
Telephone Notification.....	\$5/call
Item Resubmission.....	\$5/each

Safe Deposit Box

Annual Rent.....	Varies By Size
Late Fee, after 30 days delinquent.....	\$10
Key Deposit.....	\$10/box
Drilling Fee.....	\$200

Statements

Hold Statement Fee.....	\$5/statement per month
Check Images.....	\$5/statement per month
<i>We do not charge for check images provided through online paperless statements if you are enrolled in and agree to this service through online banking.</i>	

Stop Payment

Check	\$33/each
Electronic Funds Transfer	\$33/each
Online Bill Pay.....	\$33/each
Zelle®.....	\$15/each

Verification

Verification of Account - Credit Inquiry Fee.....	\$15/each
<i>This fee is charged for deposit and/or credit account information provided to a third-party at your request.</i>	

Wire Transfers

Wire, Incoming-Domestic/Foreign.....	\$15/each
Wire, Outgoing-Domestic.....	\$30/each
Wire, Outgoing-Foreign.....	\$50/each
Wire, Special Handling.....	\$25/each
<i>This fee is assessed when a wire is processed using non-standard procedures to accommodate a customer's request.</i>	
Wire, Telephone Notification.....	\$5/each
Wire, Email Advice.....	\$5/each
Wire Tracer.....	\$30/each plus expenses