



# PERSONAL DEPOSIT ACCOUNTS

## Fee and Information Schedule

Effective June 1, 2023



**BAC Community Bank**

[www.bankbac.com](http://www.bankbac.com) | 1-877-226-5820



## 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 document. 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 document. Please contact the Bank if you need other services.

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

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## Definitions

**Available Balance**

The portion of the ledger balance that the Bank treats as collected based on the Bank's current funds availability schedule.

**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.

**Ledger Balance**

The most current record we have of the funds that are in your account.

**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.

## Personal Deposit Accounts Overview

BAC Community Bank provides personal deposit accounts designed to meet the needs of individual households of all sizes. This publication outlines the unique benefits and features of each account along with available services designed to provide customers the ability to efficiently manage their finances.

At any time and at the discretion of BAC Community Bank standard features and account requirements may change after an account is opened. A customer may need to initiate the use of some services by enrolling in or requesting the service.

See our *Personal Service Fees* on pages 15-17 of this publication for other fees that may apply to these accounts.

Other terms and conditions may apply. Refer to the specific account's *Truth In Savings Disclosure* and our *Deposit Account Agreement & Disclosure* for additional information.

### Checking Accounts

Our personal checking accounts are consumer accounts intended as a general purpose checking account. Such accounts are not to be used for commercial purposes.

### Savings Accounts

Savings and money market accounts are designed to help households set aside and save funds as needed. These accounts are not transaction accounts, therefore 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 / ITM, Bank branch or on any type of deposit. If you regularly exceed 6 limited transactions during a statement cycle, BAC Community Bank may convert your savings or money market into a checking account or may close your account.

### Certificates of Deposit

Certificates of Deposit are term accounts subject to early withdrawal penalties. Please refer to your CD Receipt, *Truth In Savings Disclosure* and page 12 of this publication for details.

### Minor Accounts

Minor accounts are designed for young savers. Whether a Minor Savings or a Teen Checking, all minor accounts require an adult joint owner.

When the minor turns 18 years of age, the minor account(s) will be converted to other deposit accounts available at BAC Community Bank at that time.

Refer to *Minor Deposit Accounts – Frequently Asked Questions* for additional information.

## Personal Deposit Accounts Overview

### Kasasa® Accounts

There are no recurring monthly service charges or fees to open or close this account. There are no monthly service charge fees and no minimum balance requirements to earn rewards.

#### Reward Qualifications

To earn your rewards, simply complete the following activities and transactions in your Kasasa checking account during each monthly qualification cycle:

- 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

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!

#### Rates and Rewards

Rates 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 6-9 for additional information. See our current Monthly Kasasa Qualification Calendar available from any branch or online at [www.bankbac.com/kasasa-calendar](http://www.bankbac.com/kasasa-calendar).

APY = Annual Percentage Yield. Information and APYs are accurate as of 5/1/2023. 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.

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.

Also see *Kasasa® Deposit Accounts* on pages 6-7 and *Kasasa® - Frequently Asked Questions* on pages 8-9.

## Kasasa<sup>®</sup> Deposit Accounts

	Kasasa Cash	Kasasa Cash Back
Age Requirement	18+	18+
Minimum Opening Deposit	\$25	\$25
Monthly Service Charge	None	None
Minimum Balance Requirement to Waive Monthly Service Charge	None	None
Interest Earned <sup>1</sup>	0.05% APY if reward not earned during monthly qualification cycle. <sup>2</sup>	None
Rewards <sup>1</sup>	2.00% APY on balances up to \$10,000. <sup>2,3</sup> 0.25% interest rate on portion of balance above \$10,000. <sup>2,3</sup> 2.00%-0.41% APY on balances over \$10,000, depending on account balance. <sup>2,3</sup>	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 <sup>1</sup>	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 <sup>1</sup>	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"> <li>• At least 12 debit card purchases that post and settle</li> <li>• Be enrolled in and agree to receive paperless statements</li> <li>• Be enrolled in and log into online banking or mobile banking</li> </ul>	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"> <li>• At least 12 debit card purchases that post and settle</li> <li>• Be enrolled in and agree to receive paperless statements</li> <li>• Be enrolled in and log into online banking or mobile banking</li> </ul>
Check Writing	Unlimited	Unlimited
Debit Card	Included <sup>4</sup>	Included <sup>4</sup>
Online Banking	Included, along with Bill Pay <sup>4</sup>	Included, along with Bill Pay <sup>4</sup>
Mobile Banking and Mobile Deposit	Included, along with Bill Pay <sup>4</sup>	Included, along with Bill Pay <sup>4</sup>
Paperless Statements	Included <sup>4</sup>	Included <sup>4</sup>

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!

See *Personal Deposit Accounts Overview* on pages 4-5 for additional account details and information.  
Also see *Kasasa<sup>®</sup> - Frequently Asked Questions* on pages 8-9.

<sup>1</sup>Rates 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 5-9 for additional information. See our current Monthly Kasasa Qualification Calendar available from any branch or online at [www.bankbac.com/kasasa-calendar](http://www.bankbac.com/kasasa-calendar).

<sup>2</sup>APY = Annual Percentage Yield. Information and APYs are accurate as of 5/1/2023. 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.

<sup>3</sup>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.

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

## Kasasa® Deposit Accounts

	<b>Kasasa Saver</b> <i>Requires link to Kasasa Cash or Kasasa Cash Back</i>
Age Requirement	18+
Minimum Opening Deposit	\$25
Monthly Service Charge	None
Minimum Balance Requirement to Waive Monthly Service Charge	None
Interest Earned <sup>1</sup>	0.05% APY if reward not earned during monthly qualification cycle. <sup>2</sup>
Rewards <sup>1</sup>	0.50% APY on balances up to \$10,000. <sup>2,3</sup> 0.25% interest rate on portion of balance above \$10,000. <sup>2,3</sup> 0.50%-0.27% APY on balances over \$10,000, depending on account balance. <sup>2,3</sup>
Refunds on ATM fees nationwide <sup>1</sup>	None
Qualifications to Earn Rewards <sup>1</sup>	To earn your rewards, simply complete the following activities and transactions in your linked Kasasa checking account during each monthly qualification cycle: <ul style="list-style-type: none"> <li>• At least 12 debit card purchases that post and settle</li> <li>• Be enrolled in and agree to receive paperless statements</li> <li>• Be enrolled in and log into online banking or mobile banking</li> </ul>
Check Writing	N/A
Debit Card	Included <sup>4</sup>
Online Banking	Included <sup>4</sup>
Mobile Banking and Mobile Deposit	Included <sup>4</sup>
Paperless Statements	Included <sup>4</sup>

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!

See *Personal Deposit Accounts Overview* on pages 4-5 for additional account details and information.  
Also see *Kasasa® - Frequently Asked Questions* on pages 8-9.

<sup>1</sup>Rates 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 6-9 for additional information. See our current Monthly Kasasa Qualification Calendar available from any branch or online at [www.bankbac.com/kasasa-calendar](http://www.bankbac.com/kasasa-calendar).

<sup>2</sup>APY = Annual Percentage Yield. Information and APYs are accurate as of 5/1/2023. 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.

<sup>3</sup>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.

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

## Kasasa<sup>®</sup> Frequently Asked Questions

### What is APY?

**APY = Annual Percentage Yield.** <sup>1,2,3</sup> 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](http://www.bankbac.com/kasasa-calendar) or upon request in any branch.

See *Personal Deposit Accounts Overview* on pages 4-5 for additional account details and information.  
Also see pages 5-7 for features and benefits of *Kasasa<sup>®</sup> Deposit Accounts*.

<sup>1</sup>Rates 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 6-9 for additional information. See our current *Monthly Kasasa Qualification Calendar* available from any branch or online at [www.bankbac.com/kasasa-calendar](http://www.bankbac.com/kasasa-calendar).

<sup>2</sup>APY = Annual Percentage Yield. Information and APYs are accurate as of 5/1/2023. 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.

<sup>3</sup>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.



## Kasasa<sup>®</sup> Frequently Asked Questions

### 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.

### 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**
  - BAC Community Bank limits certain types of withdrawals and transfers from a Savings account.<sup>5</sup>
  - 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.

See *Personal Deposit Accounts Overview* on pages 4-5 for additional account details and information.

#### <sup>5</sup> *Excess Activity / Transaction Limitations*

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 / ITM, Bank branch or on any type of deposit. If you regularly exceed 6 limited transactions during a statement cycle, BAC Community Bank may convert your savings or money market into a checking account or may close your account.

## Select Deposit Accounts

	<b>Select Checking</b> <i>A personal checking account that does not earn interest.</i>	<b>Select Interest Checking</b> <i>A variable rate, interest-bearing, personal checking account.</i>
Age Requirement	18+	18+
Minimum Opening Deposit	\$25	\$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 <i>(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)</i>
Interest Earned	None	<i>See current Rate Sheet. Minimum balance may apply.</i>
Check Writing	Unlimited	Unlimited
Excess Activity Fee	None	None
Debit Card	No Monthly Fee	No Monthly Fee
Online Banking	No Monthly Fee (includes Bill Pay)	No Monthly Fee (includes Bill Pay)
Mobile Banking and Mobile Deposit	No Monthly Fee (includes Bill Pay)	No Monthly Fee (includes Bill Pay)
Paperless Statements	No Monthly Fee	No Monthly Fee

See *Personal Deposit Accounts Overview* on pages 4-5 for additional account details and information.

## Select Deposit Accounts

	<b>Select Savings</b> <i>A variable rate savings account.</i>	<b>Select Money Market</b> <i>A variable rate account that provides easy access to your funds through limited check writing.</i>
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	Maintain a minimum balance in this account of \$2,500
Interest Earned	<i>See current Rate Sheet. Minimum balance may apply.</i>	<i>See current Rate Sheet. Minimum balance may apply.</i>
Check Writing	N/A	Limited <i>See Excess Activity / Transaction Limitations below.</i>
Excess Activity Fee <i>(See definition below)</i>	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	No Monthly Fee	No Monthly Fee
Online Banking	No Monthly Fee	No Monthly Fee
Mobile Banking and Mobile Deposit	No Monthly Fee	No Monthly Fee
Paperless Statements	No Monthly Fee	No Monthly Fee

### Excess Activity / Transaction Limitations

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 / ITM, Bank branch or on any type of deposit. If you regularly exceed 6 limited transactions during a statement cycle, BAC Community Bank may convert your savings or money market into a checking account or may close your account.

See *Personal Deposit Accounts Overview* on pages 4-5 for additional account details and information.

## Select Certificates of Deposit (CDs)

Certificates of Deposit are term accounts subject to early withdrawal penalties. Please refer to your CD Receipt, the Truth In Savings Disclosure, our *Deposit Agreement & Disclosures*, and the information below for details.

<b>Select Certificate of Deposit</b> <i>A fixed rate, interest-bearing, personal term account.</i>	
Age Requirement	18+
Minimum Opening Deposit	\$2,500
Monthly Service Charge	None
Interest Earned	<i>See current Rate Sheet. Minimum balance may apply.</i>
Online Banking	Inquiry only
Mobile Banking	Inquiry only

### 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.
- Interest can be:
  - Credited to your CD; or
  - Credited to your checking or savings account with the Bank (Transferring or withdrawing interest will reduce your earnings.)
- 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. (Transferring or withdrawing interest will reduce your earnings.)

### 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.

### 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 1-2 months, the penalty fee is equal to 1 month of interest on the amount withdrawn,
  - For terms of 3-12 months, the penalty fee is equal to 3 months of interest on the amount withdrawn,
  - For terms of 13-24 months, the penalty fee is equal to 6 months of interest on the amount withdrawn,
  - For terms of 25 months or more, the penalty fee is equal to 12 months of interest on the amount withdrawn.
- In certain circumstances, such as death or incompetence, the early withdrawal penalty fee may be waived.

*See Personal Deposit Accounts Overview on pages 4-5 for additional account details and information.*

## Minor Deposit Accounts

	<b>Teen Checking</b> <i>A personal checking account that does not earn interest.</i>	<b>Minor Savings</b> <i>A variable rate, interest-bearing personal savings account.</i>
<b>Age Requirement</b>	This account is for accountholders between 14-17 years old. (Requires adult over the age of 18 as joint owner.)	This account is for accountholders age of 17 years old or younger. (Requires adult over the age of 18 as joint owner.)
<b>Minimum Opening Deposit</b>	\$25	\$25
<b>Monthly Service Charge</b>	None	None
<b>Minimum Balance Requirement to Waive Monthly Service Charge</b>	N/A	N/A
<b>Interest Earned</b>	None	<i>See current Rate Sheet. Minimum balance may apply.</i>
<b>Check Writing</b>	Unlimited	N/A
<b>Excess Activity Fee</b>	None	None
<b>Transaction Limitations</b>	None	BAC Community Bank limits certain types of withdrawals and transfers from a Savings account. <i>See details below.</i>
<b>Debit Card</b>	Included, for access to available funds	Available for access to available funds
<b>Online Banking</b>	Included	Included
<b>Mobile Banking and Mobile Deposit</b>	Included	Included
<b>Paperless Statements</b>	Included	Included

### Minor Savings Excess Activity / Transaction Limitations

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 / ITM, Bank branch or on any type of deposit. If you regularly exceed 6 limited transactions during a statement cycle, BAC Community Bank may convert your savings or money market into a checking account or may close your account.

See *Personal Deposit Accounts Overview* on pages 4-5 for additional account details and information.

See pages 14-15 for *Minor Deposit Accounts Frequently Asked Questions*.

## 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

### 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. (See page 13)
  - 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 11)
    - Currently, the Select Savings account has a \$3.00 monthly service charge that can be waived if:
      - A minimum balance of \$400 is maintained in the Select Savings, or
      - You are enrolled in and agree to receive paperless statements for this Select Savings.
- **TEEN CHECKING**
  - The Teen Checking will be converted to a FREE Select Checking account. (See page 10)
    - The Select Checking has no monthly service charge
    - The Select Checking account has no minimum balance requirement

If you would rather have a different account type, such as a FREE Kasasa instead, simply provide BAC Community Bank with your 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.

## Personal Service Fees

<b>Account Research</b>	
Research Time (1hour minimum) .....	\$40/hour
<b>Bill Payment</b>	
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
<b>Cashier's Check</b>	
Cashier's Check.....	\$9/each
<b>Checking Account Inactivity and Escheatment</b>	
Inactive Account Fee .....	\$2/month
<i>This fee is assessed when there have been no customer-initiated transactions on a checking account for more than 6 months.</i>	
Escheatment Fee.....	\$2/each
<i>This fee is charged when an account is escheated to the State of California.</i>	
<b>Checks</b>	
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
<b>Coin / Currency</b>	
Coin Deposited, <i>subject to count</i> .....	\$10/bag
Foreign Currency Deposited .....	\$35/deposit
Foreign Currency Ordered.....	\$25/order
<b>Collection</b>	
Domestic - Incoming/Outgoing .....	\$25/each
Foreign - Incoming/Outgoing.....	\$40/each plus expenses
<b>Debit Card Transactions</b>	
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>Fee applies if you use your card to purchase goods or services in a foreign country or with a foreign merchant. This includes internet transactions made in the U.S. with a merchant who processes the transaction in a foreign country.</i>	
▪ Cross Border Fee (ISA Fee) .....	up to 1%
▪ Currency Conversion Fee .....	up to 0.25%
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



## Personal Service Fees

<b>Deposits</b>	
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
<b>Document Copy</b>	
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 ( <i>front and back</i> ).....	\$5/each
Deposit Copy, <i>first page</i> .....	\$5
Deposit Copy, <i>each additional page</i> .....	\$1/each
Other Requests, <i>first page</i> .....	\$5
Other Requests, <i>each additional page</i> .....	\$1/each
<b>Express Depository (formerly know as Night Depository)</b>	
Annual Rent.....	\$25
Key Purchase.....	\$10
<b>Legal Process Fee</b>	
Legal Process Fee.....	\$125/each
<i>Includes levy, writ, garnishment, and any other legal document that requires funds to be attached.</i>	
<b>Mobile Banking</b>	
Mobile Banking Monthly Service Charge .....	No Fee
<b>Mobile Deposit</b>	
Mobile Deposit Monthly Service Charge .....	No Fee
Mobile Deposit Fee .....	No Fee
<b>Non-Sufficient Funds (NSFs)</b>	
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. If the funds available for transfer do not meet the needs of the overdraft, you may be charged both a separate Overdraft Fee or Returned Item Fee and the Overdraft Transfer Fee.</i>	
<b>Other Service Fees</b>	
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 .....	\$2.50/each transfer
Telephone Transfer, Non-Automated .....	\$5/each transfer
Other (third-parties may impose additional charges) .....	Varies

## Personal Service Fees

<b>Returned Deposited Item</b>	
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
<b>Safe Deposit Box</b>	
Annual Rent .....	Varies By Size
Late Fee, after 30 days delinquent .....	\$10
Key Deposit .....	\$10/box
Drilling Fee .....	\$200
<b>Statements</b>	
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>	
<b>Stop Payment</b>	
Check .....	\$33/each
Electronic Funds Transfer .....	\$33/each
Online Bill Pay .....	\$33/each
Zelle® .....	\$15/each
<b>Verification</b>	
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>	
<b>Wire Transfers</b>	
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

## Notes

## Contact Us

www.bankbac.com

### Customer Service

(877) 226-5820

Monday - Friday: 8am - 6pm

Saturday: 9am - 2pm

BAC Community Bank

P.O. Box 1140

Stockton, CA 95201-1140

### Bank Branch Locations & Hours

Visit [www.bankbac.com/locations](http://www.bankbac.com/locations)

for a branch near you



### Bank ATM and ITM Locations

Visit [www.bankbac.com/atm](http://www.bankbac.com/atm)

for nearby locations and details



### MoneyPass® Surcharge-Free ATM Locations

Visit [www.bankbac.com/moneypass](http://www.bankbac.com/moneypass)

to locate the closest of approximately

40,000 machines nationwide

