

This disclosure contains the rules that govern your deposit account as of April 1, 2025.

Account Requirements	Must be 18 years of age or older
Monthly Service Charge	\$3
Minimum Deposit to Open	\$100
How to Waive Monthly Service Charge	\$400 average balance in this account <i>The average balance is determined by adding the ending balance in the account for each day of the statement cycle and dividing that figure by the number of days in the cycle.</i> -OR- be enrolled in and agree to receive paperless statements. There is no charge for paperless statements.
Minimum Balance to Earn Interest	None
Rate Information	Your interest rate and annual percentage yield may change. The interest rate and annual percentage yield associated with your account is documented in our <i>Deposit Rate Schedule</i> .
Determination of Rate	At our discretion, we may change the interest rate on your account.
Frequency of Rate Changes	We may change the interest rate on your account at any time and without notice.
Compounding and Crediting Frequency	Interest will be compounded every month. Interest will be credited to your account every month on the last business day of the statement cycle.
Effect of Closing Account	If you close your account before interest is credited, you will not receive the accrued 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 for the period. The period we use is the statement cycle.
Accrual of Interest and Noncash Deposits	Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest paid on such deposits is subject to reversal if the item is not ultimately paid.
Transaction Limitations	Transaction Limitations: 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 withdrawals of any type are permitted during your monthly statement cycle. If you regularly exceed 6 withdrawals of any type during a statement cycle, BAC Community Bank may convert your savings or money market into a checking account or may close your account. There are no limits on the number of deposit transactions
Excess Withdrawal Fee	\$2.00 fee per debit for more than three (3) withdrawals of any type per monthly statement cycle.
Fee to Open Account	None
Early Closure Fee	None

Please refer to your *Deposit Account Agreement & Disclosure* for important information and the *Personal Deposit Accounts Fee Schedule* for other fees that may apply to this account.

Overview of Select Savings Accounts

This is a consumer account intended as a limited use consumer account. This account is not to be used as a general purpose transaction account or for commercial purposes. BAC reserves the right to determine if the account is being used appropriately. Accountholders who persist in not using their account properly may have their account converted to a different deposit account or closed altogether. If converted, the different deposit account may have a different monthly service charge and/or require a different minimum account balance.

We have the right to close this account at any time, with proper notice. Our decision to close the account will not affect your existing obligations to us including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted, and no debits will be paid after the account is closed. A BAC check for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records or held for pick-up at the branch. Upon termination of your account, any optional add-on products / services associated with this account will also be terminated at the same time.

Statement Cycle: The period of time for which BAC 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.

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.

Overdraft Protection

BAC does not offer overdraft protection plans to protect this account from overdrafts and declined transactions. The following fees are applicable: Overdraft Fee \$33.00 for each item, per each presentation, whether paid or returned (daily maximum of \$132.00 per day). The fee may be imposed for covering overdrafts created by check, in-person withdrawal, ATM withdrawal, or by other electronic means. BAC reserves the right to require the accountholder to pay an overdraft immediately or on demand. We typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits, or if you have too many overdrafts.

At any time and at BAC's discretion, interest rates, service charges, and features may change after account is opened. Fees may reduce earnings.