

**ELIGIBILITY REQUIREMENTS.** Clients who open new accounts with a minimum deposit of \$25,000 of funds not previously deposited at MapleMark Bank are eligible for this account. Clients who open a new account for a minimum of \$25,000 to deposit the proceeds of a maturing MapleMark Bank CD are also eligible for this account.

**RATE INFORMATION.** Please refer to our rate sheet for the interest rate and annual percentage yield (APY) on this account.

Your interest rate and annual percentage yield may change.

**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.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**Additional Rate Information.** Subsequent deposits to this account are only eligible for the promotional rate if they meet the new money definition as determined by MapleMark Bank. MapleMark Bank may require the transfer of non-eligible funds to another account at a lower rate.

**COMPOUNDING AND CREDITING.** Interest will compound monthly and will be capitalized monthly. If you close your account before interest is credited, you will receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25,000.00 to open this account. This account offer is exclusively available to clients opening new accounts with funds not previously on deposit at MapleMark Bank or new accounts opened with the proceeds of a matured CD.

You must maintain a minimum daily balance of \$25,000.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed were offered within the most recent seven calendar days, and were accurate as of . To obtain the current rate(s) and annual percentage yield information, please call (866)698-5760.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Early Closure Fee (first 60 days) is \$75.