

## Flex C/D (Customized Deposit) Account Disclosures

<b>Account Opening and Usage</b>	Minimum Deposit Needed to Open Account	<b>\$25,000</b>	
	Monthly Maintenance Fee	<b>\$0</b>	
	Transaction Limitations	<b>Yes</b>	Only one (1) withdrawal/debit is allowed per month. If more than one (1) withdrawal is made during a monthly cycle, the accrued interest will be recalculated based on the Statement Savings Account rate that has been offered from the date of the last payment paid to the account. For a new account, the rate will be recalculated from the date the account was opened.
	Minimum Balance Requirement	<b>\$25,000</b>	<ul style="list-style-type: none"> <li>If the balance falls below \$25,000, the interest rate may change to that of a Statement Savings Account.</li> <li>If the balance rises above \$25,000, the interest rate will revert back to that of a Flex C/D.</li> </ul>
	Periodic Statement	<b>Yes</b>	Quarterly. If it falls on a holiday or weekend, the statement will be rendered on the next business day.
	Interest-Bearing	<b>Yes</b>	Tiered <sup>1</sup> and variable <sup>2</sup> interest rate

<b>Interest Information</b>	Interest Calculation	<ul style="list-style-type: none"> <li>Interest begins to accrue on the business day we receive credit for your non-cash deposits<sup>3</sup>. (i.e. checks) Interest is calculated using the daily balance method<sup>4</sup> based on a 365-day year.</li> </ul>
	Compounding and Crediting	<ul style="list-style-type: none"> <li>Simple interest. The interest will be credited to your account quarterly.</li> <li>Accrued Interest will <u>not</u> be paid if the account is closed before crediting.</li> </ul>

<b>Interest Rate and APY</b>	The following interest rate and annual percentage yield (APY) information are accurate as of _____.		
	<b>Daily Balance</b>	<b>Interest Rate<sup>5</sup></b>	<b>APY<sup>6</sup></b>
	\$0 - \$1,999,999.99	on the entire balance	
	\$2,000,000+	on the balance in excess of \$2,000,000	

<b>Account Closing</b>	Account Closing Fee	<b>\$20</b>	If account closed within 30 days of opening
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<b>Processing Policy</b>	Posting Order <i>The order in which withdrawals are processed</i>	<ul style="list-style-type: none"> <li>Check: check number</li> <li>ACH/POS: in the order we received</li> </ul>
	Overdraft Policy	<ul style="list-style-type: none"> <li>We will charge no more than 5 Insufficient Funds and Returned Item Fees per day.</li> <li>We will not charge an Insufficient Funds Fee if your account balance at the end of the business day is overdrawn by \$5 or less.</li> <li>We will not charge Insufficient Funds and Returned Item Fees for any item that is \$5 or less, even if your account balance at the end of the business day is overdrawn.</li> </ul>

Fund Availability  
*When funds deposited to your account  
are available*  
(For complete details of our policy, please see the  
"Funds Availability Policy" in the "Deposit Account  
Disclosures Statement and Agreement.")

- **Cash deposit:** Same business day
  - **Direct Deposit / Wire Transfer:** Same business day
  - **On-Us check deposit:** Same business day
  - **Check deposit:** The first \$225 is available on the next business day; The remainder is generally available by the 2nd business day after the date of deposit
  - **If we further delay the ability to withdraw funds:** We will notify you and funds will generally be available no later than the 7th business day after the date of deposit
- A "business day" is a non-holiday weekday generally ending at 5 p.m. local time.*

### **Additional Info**

If you have any questions, please visit our nearest branch or call us at 1-877-770-SHBA (7422). This account is subject to the terms and conditions disclosed in the "Deposit Account Disclosures Statement and Agreement." For other possible fees and charges associated with this account, see our Schedule of Fees. Terms of the account, including any fees or features, may change without prior notice. However, for any change that may adversely affect you will be notified 30 days prior to the effective date of the change.

- 1 This is a tiered-rate account that pays interest in different amounts as the account balance increases or decreases.
- 2 At our discretion, the interest rate and annual percentage yield may change at any time without notice or limits.
- 3 Deposits made after the close of any business day, or on non-business days, are considered as having been made on the following business day.
- 4 The daily balance method applies a daily periodic rate to the current balance in your account each day, which may be based on your balance (also called your current or ledger balance) or collected balance as explained in the product information for your account. The collected balance is the balance of all deposits in your account on which we have received credit for the deposited funds.
- 5 The interest rate is the annualized percentage rate we pay you on your account and does not reflect compound interest which is any interest paid on the interest you've already earned.
- 6 Annual percentage yield (APY) is the annualized percentage rate we pay you on your account and includes compound interest. The APY may be higher than the interest rate due to compound interest.