



California Uniform Transfer to Minor (CUTMA) Account Agreement and Disclosure

Rate Information:

- Current dividend rates and APY are provided on our current Savings Rate Schedule, available online at www.solanofirst.com and via First Call at 707-426-6815 or 1-800-339-7828
- Minimum balance required to obtain APY \$100.00
- Dividends will not accrue on days where the account balance is less than \$100.00
- Your CUTMA savings account is designated as a variable rate account. The dividend rate and annual percentage yield may change at any time at the discretion of the Board of Directors.

Minimum Balance Requirements:

- There is no minimum balance required to open or maintain this account.

Balance Computation Method:

- Dividends are calculated using the daily balance method. Dividends are computed by Applying a periodic rate to the principal balance in the account each day.

Compounding and Crediting:

- Dividends will be compounded monthly and credited to your account on the last day of each month.
 - If you close your account before dividends are paid, you will not receive the accrued dividends.

Accrual of Dividends on Non-Cash Deposits:

- Dividends will begin to accrue no later than the business day we receive provisional credit for the deposit of non-cash items (e.g. checks) to your account.

Fees:

- Fees applicable to your Minor Membership Savings account are disclosed in the current Schedule of Fees located at www.solanofirst.com

Additional Information:

- Please consult your attorney regarding your custodial obligations under the Uniform Transfer to Minors Act and California Probate Code § 3900.

Additional terms and conditions apply. Please refer to the General Account Agreement, Schedule of fees, and Electronic Funds Transfer Agreement and Disclosure.