



Minor Membership Savings 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 Minor Membership 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:

- To open this account you must deposit \$ 5.00
 - This account can be converted to a full-service membership account at any time after age 18 or with parental approval prior to age 18.

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