



First Choice Money Market Account Agreement and Disclosure

Rate Information:

- Current dividend rates and APY are provided on our current Share 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 \$2,500.00
- Dividends will not accrue on days where the account balance is less than \$2,500.00
- Your First Choice Money Market account is designed as a variable rate account. The dividend rate and annual percentage yield (APY) may change at any time at the discretion of the Board of Directors.

Minimum Balance Requirements:

- To open this account you must deposit \$0.00
 - The account must be brought to the \$2,500.00 minimum balance within the calendar month the account is opened to avoid the minimum balance fee.
- A minimum balance fee may be charged if at any time during the month the balance in the account falls below \$2,500.00

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.
- Accrued, un-posted dividends will be posted at account closure.

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.

Withdrawal Limitations:

- There is no minimum dollar amount you can transfer, withdraw, authorize to be debited or write a check for.
- Only six (6) automated transactions, only three (3) of which may be check withdrawals, may occur in a calendar month without fee.
- Excess automated transactions, four (4) or more checks or greater than seven (7) transactions within a calendar month, may result in excess transactions fees.

Fees:

- Fees applicable to your First Choice Money Market 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.