



## Membership Savings Account Agreement and Disclosure

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### Rate Information:

- Current dividend rates and APY are provided on our current Savings Rate Schedule, available online at [www.solanofirst.com](http://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 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 . . . . . \$25.00
  - This balance must be maintained to receive all other financial services.
- A Minimum balance fee of may be charged in every month if the balance in the account falls below . . . . . \$25.00

### 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.  
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 Membership Savings account are disclosed in the current Schedule of Fees located at [www.solanofirst.com](http://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.