



## First Choice Money Market Account Agreement and Disclosure

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### Rate Information:

- Current dividend rates and APY are provided on our current Share 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 . . . . . \$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 may occur in a calendar month without fee.
- Excess automated transactions, seven (7) or more 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](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.*