



316 BUSINESS SAVINGS

ACCOUNT DISCLOSURE

BALANCE INFORMATION	
Minimum Amount to Open Account	\$1.00
Minimum Balance to Avoid Maintenance Fee	Not Applicable
Balance Computation Method	We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
Accrual of Interest on Noncash Deposits	Interest begins to accrue on the business day you deposit noncash items (for example, checks).
RATE INFORMATION	
Variable Rate ¹	The interest rate on your account is 3.93% with an annual percentage yield (APY) of 4.00% . Your interest rate and APY may change.
Determination of Rate	At our discretion, we may change the interest rate on your account.
Frequency of Rate Changes	We may change the interest rate on your account at any time.
COMPOUNDING AND CREDITING	
Frequency	Interest will be compounded every month. Interest will be credited to your account every month.
Effect of Closing an Account	If you close your account before interest is credited, you will receive the accrued interest.
ADDITIONAL TERMS	
Service Fees	Not applicable
Transaction Limitations	Not applicable
Incoming Wire Fee	\$0.00
Fee Schedule	See the Fee Schedule for other bank fees that may apply to your account.
Zero Balance Account Closure	If your account remains at a zero (\$0) balance for 35 (thirty-five) consecutive days, we may close your account.
¹ The interest rate and APY noted above are current as of 02/25/2026. If you would like more current rate and yield information, please call 833-316-3167.	

ASSISTANCE & SERVICING

Cashier's Check	\$0
Expedited Bill Payment Fee (when available)	\$25.00
Expedited Debit Card Reorders	\$25.00
Foreign Check Collection (other than Canadian)	\$50.00 plus collection fees
Foreign Check Collection (Canadian)	\$20.00
Garnishments/Liens/Levies (per item)	\$150.00
Notary Services (in person)	\$0
Reconciliation/Research (per hour)	\$35.00
Return Deposited Item	\$0
NSF Return Item Fee	\$0
Overdraft Item Fee	\$0
Stop Payment	\$0

WIRE TRANSFERS

Domestic Outgoing Wire	\$5.00
International/Domestic Incoming	\$0
International Outgoing Wire	\$35.00
Return Wire	\$0
Reverse Wire	\$0

*We want to make sure you have the information you need to manage your account. Depending on your account type, some of the fees listed above may not apply. Remember to review the disclosures and truth in savings documents on your specific account for full details. Banking services are delivered through the 316 Financial Division of **Primis Bank**, Member FDIC.*

While our fees are subject to change, this information is accurate as of 12/01/2025.