

Equity Bank, N.A.
www.equitywebbank.com
316-612-6000
888-733-5041

PREMIUM SAVINGS ACCOUNT

RATE INFORMATION

This account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Board. At our discretion, we may change the interest rate on your account at any time. There are no maximum or minimum interest rate limits for this account. Interest will be compounded quarterly and will be credited to your account quarterly. Interest begins to accrue on the business day you deposit noncash items (for example, checks). If you close your account before interest is credited, you will not receive the accrued interest.

BALANCE INFORMATION

We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

MINIMUM BALANCE REQUIREMENTS

You must deposit \$100.00 to open this account.

TRANSACTION LIMITATIONS

Transfer from a Savings account to another account or to third parties by preauthorized, automatic, or telephone transfer are limited to six per month with no transfer by check, draft, debit card, or similar order to third parties. An excessive withdrawal fee of \$1.00 will be charged for each withdrawal in excess of two during a month.