

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

EQUITY GOLD MONEY MARKET ACCOUNT

TIERED VARIABLE RATE INFORMATION

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.

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.

Limitation on Rate Changes

There are no maximum or minimum interest rate limits for this account.

Additional Rate Information

CURRENT RATE INFORMATION

The interest rate(s) and annual percentage yields(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of the date of this document. To obtain current interest rate and annual percentage yield information, please call 888-733-5041.

COMPOUNDING AND CREDITING

Interest will be compounded monthly and will be credited to your account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS

You must deposit \$1,000.00 to open this account.

BALANCE COMPUTATION METHOD

We use the average daily balance method to calculate the interest on your account. This method applies to daily periodic rate to the average daily balance in the account for that 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.

ACCRUAL ON NONCASH DEPOSITS

Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS

Transfer from an Equity Money Market account to another account or to third parties by preauthorized, automatic, or telephone transfer are limited to six per month with no more than three by check, draft, or similar order to third parties. An excessive withdrawal fee of \$5.00 will be charged for each debit transaction (withdrawal, check paid, automatic transfer, or payment out of this account) in excess of six per month.