

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

FED FUNDS MONEY MARKET ACCOUNT

RATE INFORMATION

This account is an interest bearing account. The interest rate on your account is based on the Federal Funds rate as set by the Federal Reserve Bank and published in the Wall Street Journal. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Board. We may change the interest rate on your account when the Federal Reserve changes the Federal Funds rate. There are no maximum or minimum interest rate limits for this account. Interest will be compounded monthly and will be credited to your account monthly. 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.

ADDITIONAL RATE INFORMATION

Accounts with balances \$100,000 and over will earn the equivalent of .25% below the current published Federal Funds rate as published in the Wall Street Journal. Accounts with balances \$50,000 - \$99,999.99 will earn the equivalent of .60% below the current published Federal Funds rate as published in the Wall Street Journal. Accounts with balances \$25,000 - \$49,999.99 will earn the equivalent of 1.00% below the current published Federal Funds rate as published in the Wall Street Journal. Accounts with balances \$0 - \$24,999.99 will be subject to current Equity Bank money market rates, shown on the Rate Board.

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 \$1,000.00 to open this account

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.