

# High-Yield Savings Account Features

| FEATURES                 | DESCRIPTION                                                                                                                                                                                                                       |
|--------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Interest Rates           | <ul style="list-style-type: none"><li>• Calculated Daily and Compounded Monthly, Boosts Savings Over Time</li><li>• Influenced by Multiple Factors</li></ul>                                                                      |
| Account Types            | <ul style="list-style-type: none"><li>• Online Banks, Traditional Banks, and Credit Unions Offer Competitive Rates</li></ul>                                                                                                      |
| Accessibility            | <ul style="list-style-type: none"><li>• ATM Access and Mobile/Online Banking Features</li><li>• ATM Fees and Federal Regulation D Limits May Apply</li></ul>                                                                      |
| Fees and Minimum Balance | <ul style="list-style-type: none"><li>• Monthly Fees, Waived if Requirements Met</li><li>• Fees for Excessive Withdrawals or Transfers</li><li>• Minimum Balance Requirements to Earn Advertised Interest or Avoid Fees</li></ul> |

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