

\*APY = Annual Percentage Yield

† To qualify for premium rate of interest the following must be performed during the monthly qualification cycle: 1) Minimum of \$1,000 in direct deposit(s) that post and settle on the account. 2) 10 or more debit card transactions with a minimum transaction amount of \$20.00 posted and settled on the account. 3) Confirmed enrollment in e-statements on the account. Please note that transactions must post and settle on your account during the monthly qualification cycle. Transactions may take one or more banking days from the date of the transaction to post and settle on your account. Qualifying debit card transactions include both PIN and signature transactions processed by the merchant and received by the bank. Qualification cycle means a period beginning the first day of the current statement cycle through the last business day of the current statement cycle. When the premium rate of interest qualifications are met, the interest rate on your account will be tiered. Tier 1 - daily balance less than or equal to \$15,000 and Tier 2 - daily balance over \$15,000. Interest rates and corresponding annual percentage yields are available upon request. Rates are subject to change without prior notice and account fees could reduce earnings.

1. Highpoint Community Bank will waive its own ATM access fee when you withdraw cash from a non-Highpoint Community Bank ATM at the time of the transaction. ATM surcharges imposed by non-Highpoint Community Bank ATM owners or operators are refunded upon customer request up to \$15 per statement cycle. Please call or email HCB with your request.
2. Loan applicants with a Premier Checking account are eligible to receive special pricing and discounts on select loan programs. Loans are subject to credit approval, income verification and, if applicable, collateral valuation. Programs, rates, terms, and conditions are subject to change without notice.
3. Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions, and exclusions of the benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefit or on the certificate of insurance.
4. Benefits are available to personal checking account owner(s), and their joint owners subject to the terms and conditions for the applicable benefits. Some benefits require authentication, registration and/or activation. Benefits are not available to a "signer" on the account who is not an account owner or to businesses, clubs, trusts, organizations and/or churches and their members, or schools and their employees/students.
5. Credit file monitoring may take several days to begin following activation.
6. Investment, annuity, and insurance products and services are:
  - Not a Deposit
  - Not FDIC Insured
  - Not Insured by any Federal Government Agency
  - Not Guaranteed by the Bank
  - May Go Down in Value