

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Home Federal Bank of Hollywood
900 North Federal Highway
Hallandale Beach, FL 33009
(954)458-2626

NEW MINOR SAVINGS ACCOUNT

Rate information - At our discretion, we may change the interest rate for this account. The interest rate on this account is 0.410% with an annual percentage yield of 0.41%.

The interest rate(s) and annual percentage yield(s) are accurate as of January 7, 2020. If you would like more current rate and yield information, please call us at (954)458-2626. The interest rate and annual percentage yield may change at any time.

Compounding frequency - Interest will be compounded daily.

Crediting frequency - We will not credit interest to this account, but interest will be mailed by check quarterly.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

Minimum balance to open - The minimum balance required to open this account is \$100.00.

Deposit limitations - You may make an unlimited number of deposits into your account.

Limitations on frequency of transfers - During any calendar month, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, or by check, draft, debit card or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be charged a \$10.00 fee and would be subject to closure by the financial institution.

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NEW MINOR CHECKING ACCOUNT

Rate information - At our discretion, we may change the interest rates for this account. **Tier 1** - If your daily balance is \$15,000.01 or more, the interest rate paid on the entire balance in your account will be 0.150% with an annual percentage yield (APY) of 0.15%. **Tier 2** - If your daily balance is less than or equal to \$15,000.00, the interest rate paid on the entire balance in your account will be 0.050% with an annual percentage yield (APY) of 0.05%.

The interest rate(s) and annual percentage yield(s) are accurate as of January 7, 2020. If you would like more current rate and yield information, please call us at (954)458-2626. The interest rates and annual percentage yields may change at any time.

Compounding frequency - Interest will be compounded daily.

Crediting frequency - Interest will be credited into this account monthly.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is \$100.00.

Deposit limitations - You may make an unlimited number of deposits into your account.

Fees and Charges - The following fees and charges apply to this account:

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