

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS
FROM
BLUE RIDGE BANK
PO BOX 889
WALHALLA, SC 29691
864-638-5444

GOLDEN CORNER DELUXE CHECKING

Rate Information: At our discretion, we may change the interest rate for this account. The interest rate on this account is 0.10% with an annual percentage yield of 0.10%. The interest rate(s) and annual percentage yield(s) are accurate as of November 6, 2017. If you would like more current rate and yield information, please call us at 864-638-5444. The interest rate and annual percentage yield may change at any time.

Additional Rate Information: If this account is closed before a crediting date, the account holder may forfeit any accrued, but uncredited earnings.

Compounding Frequency: Interest will be compounded monthly.

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 \$750.00

Minimum Balance to Avoid Imposition of Fees: A service charge fee of \$12.00 will be imposed every statement cycle if the balance in the account falls below \$750.00 any day of the cycle.

Deposit Limitations: You may make an unlimited number of deposits into your account.

Additional Terms: The following additional terms apply to this account:

- Unlimited Internet, Mobile, and Telephone Banking,
- Unlimited Check Writing,
- Unlimited Online Bill Pay,
- Instant Issue Debit Card,
- One Free Customized Debit Card,
- Card Cash Rewards,
- E-Statements,
- Discount on Safe Deposit Box Annual Rent (subject to availability),
- Free First Order of Standard Checks (some restrictions apply),
- Three Free Cashier Checks Per Month.

Member FDIC: Each Depositor is Insured up to \$250,000.00

Truth in Savings Disclosure