

Personal Savings Accounts

Refer to the rate schedule for current interest rates and annual percentage yields (APYs). See Page 2 for additional information and account terms.

	Personal Savings	Select Savings	Personal Money Market	Health Savings
Eligibility Requirements	None	None	None	None
Minimum Balance to Open	\$100	\$100	\$100	\$100
Service Charge per Statement Cycle	\$5	\$15	\$15	\$2.25
Minimum Balance to Waive Service Charge	\$100 Daily Balance	\$2,500 Daily Balance	\$2,500 Average Daily Balance	\$500 Daily Balance
Interest Computation and Crediting	Compounds daily; Credited to the account quarterly	Compounds daily; Credited to the account monthly	Accrues daily; Credited to the account monthly	Accrues daily; Credited to the account monthly
Interest Rate Tiers Based on Daily Balance (Interest in each tier paid on the entire balance in the account)	Rate Not Tiered	\$1,000,000 and greater \$250,000 - \$999,999 \$100,000 - \$249,999 \$50,000 - \$99,999 \$2,500 - \$49,999	\$1,000,000 and greater \$250,000 - \$999,999 \$50,000 - \$249,999 \$25,000 - \$49,999 \$10,000 - \$24,999 \$2,500 - \$9,999	\$10,000 and greater \$2,500 - \$9,999 \$500 - \$2,499 \$1 - \$499
Minimum Daily Balance to Earn Disclosed APY	None	\$2,500	\$2,500	\$1
When Interest Begins to Accrue	Business day we receive credit for the deposit of noncash items	Business day we receive credit for the deposit of noncash items	Business day we receive credit for the deposit of noncash items	Business day we receive credit for the deposit of noncash items
Transaction Limitations	None	None	None	Subject to limitations/penalties imposed by IRS; Refer to HSA Agreement or tax advisor for more information
Excessive Withdrawal Fee	\$2 for each withdrawal after the first 3 per month	\$2 for each withdrawal after the first 3 per month	\$2 for each withdrawal after the first 3 per month	None
Additional Features and Information	If an account holder is under the age of 18, the minimum amount to open the account and the balance requirement to maintain in the account to avoid a service charge are waived. At the time the account holder turns 18 years of age, the service charge will no longer be waived.	None	None	One-time setup fee of \$25; If excess contributions are made, \$20 fee imposed for distribution of any excess funds

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THE FOLLOWING TERMS APPLY TO OUR PERSONAL SAVINGS ACCOUNTS

FEES AND CHARGES. Refer to the Personal Fee Schedule for information about other fees and charges associated with these accounts.

OTHER FEATURES AND SERVICES. No ATM surcharge for transactions at North Dallas Bank & Trust Co. or participating MoneyPass or Allpoint Network ATMs. Services available with these accounts include: online, telephone, and mobile banking, eStatements, mobile deposit, debit card, and debit card alerts.

DETERMINATION OF RATE. The interest rate and annual percentage yield may change at our discretion and at any time. There are no maximum or minimum interest rate limits for these accounts.

INTEREST CREDITING. If the account is closed before interest is credited, the account holder will not receive the accrued interest.

INTEREST COMPUTATION. We use the daily balance method to calculate interest on these accounts. This method applies a daily periodic rate to the principal in the account each day.

PERSONAL MONEY MARKET MINIMUM BALANCE REQUIREMENTS. The average daily balance is calculated by adding the principal in the accounts for each day of the period and dividing that figure by the number of days in the period.

HEALTH SAVINGS SUB ACCOUNTS. These accounts consist of a checking sub account and a savings sub account created for the Bank's accounting purposes. The Bank may periodically transfer funds between these two sub accounts; however, on the sixth transfer each month, funds will be transferred back to the checking sub account. The savings sub account will be governed by the rules governing our other savings accounts. This process will not affect your interest calculation (if applicable), available balance, FDIC insurance protection, or your monthly statement.