



Broadway Bank Free Checking

A Guide for your Checking Account

It's important that you understand exactly how your account works.

Below is a summary to explain the fees and some key terms of your account. For more complete account and fee information, please see the Terms and Conditions of your account and Truth in Savings, Electronic Fund Transfers, Funds Availability, and General Fees disclosures.

REQUIRED	Minimum Opening Deposit	\$25
MONTHLY MAINTENANCE FEE	Monthly Maintenance Fee	None
OVERDRAFT FEES	Fees for using your account when you don't have enough money in it or it's already overdrawn.	
	Overdraft (OD) Fee ●(Check or other debit is paid)	\$35 for each item we pay (maximum 6 Overdraft, Uncollected and Non-Sufficient Funds fees per day). <i>If your account balance at the end of the business day is overdrawn by \$5 or less, there is no fee.</i>
	Uncollected Funds (UCF) Fee ●(Check or other debit item(s) paid prior to the funds being available)	\$35 for each item we pay (maximum 6 Overdraft, Uncollected and Non-Sufficient Funds fees per day). <i>If your account balance at the end of the business day is overdrawn by \$5 or less, there is no fee.</i>
	Non-Sufficient Funds (NSF) Fee ●(Item is returned)	\$35 for each item we pay (maximum 6 Overdraft, Uncollected and Non-Sufficient Funds fees per day).
	Overdraft Protection Transfer Fee ●(If you enroll, we advance/transfer available funds from your linked account)	None
DEBIT AND ATM CARD COVERAGE AND FEES	You can choose how we treat your ATM and everyday debit card transactions when you don't have enough money available. Regardless of which option you choose for coverage, you may also want to sign up for Overdraft Protection Transfer.	
	Option #1 (Yes): You want Broadway Bank ATM and Debit Card Coverage.	
	This means you want Broadway Bank to approve and pay your ATM and everyday debit card transactions, at our discretion, when you don't have enough money available. Fees may apply.	
	Overdraft Fee	\$35 for each ATM or debit card transaction that overdraws your account. (maximum 6 Overdraft fees per day). <i>If your account balance at the end of the business day is overdrawn \$5 or less, there is no fee.</i>
	Option #2 (No): You don't want Broadway Bank ATM and Debit Card Coverage. <i>If you don't choose an option when you open your account, Option #2 (No) is automatically selected for you.</i>	
This means you do not want Broadway Bank to approve and pay your everyday ATM and debit card transactions when you don't have enough money available. Since such transactions will be declined, you won't be charged a fee.		

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HOW DEPOSITS AND WITHDRAWALS WORK	The Order in Which Withdrawals and Deposits Are Processed	Generally, for each business day we will: <ul style="list-style-type: none"> ● First, add deposits to your account. ● Second, we will pay debit card, ATM and wire transactions in order of presentment to the Bank, and within categories we pay checks in check number order, and all other items smallest dollar item first.
	When Your Deposits Are Available	<ul style="list-style-type: none"> ● Cash deposit with relationship banker or at ATM before 6:00 P.M. - Same business day ● Direct Deposit/wire transfer - Same business day ● Check deposit with relationship banker or ATM – Next business day, but sometimes later <p><i>If we place a longer hold on non-Broadway Bank check, the first \$200 will be available the next business day.</i></p> <p><i>We will notify you if we delay your ability to withdraw funds for any reason. Please see "Your Ability to Withdraw Funds" in our Combined Disclosure for more details.</i></p>

ADDITIONAL FEATURES	<ul style="list-style-type: none"> ● Unlimited Check Writing ● Mobile Banking ● Free Automatic Alerts ● Free Online Bill Pay ● Free Email Alerts ● Free UrDesign Photo Debit Card* ● Mobile Check Deposit ● 24-hour Automated Access ● Free Overdraft Protection Transfers from Linked Account ● No fee to use Out of Network ATMs (ATM owner may charge a fee) <p>*Personalizing your debit card design is free for new Broadway Bank Free Checking account holders. Please refer to the separate fee disclosure for pricing on each additional replacement card.</p>
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INTEREST RATE INFORMATION	Current Interest Rate and APY	<i>Your interest rate and annual percentage yield may change anytime, at our discretion. Please call 210-283-6500 or 1-800-531-7650 to obtain the current rate information.</i>
	Compounding and crediting frequency	Interest will be compounded every month and credited to your account every month.
	Minimum balance to obtain annual percentage yield disclosed	You must maintain a daily collected balance of \$1,000 to obtain the disclosed annual percentage yield. The average daily collected balance is calculated by adding the collected principal in the account for each day of the period and dividing that figure by the number of days in the period.
	Daily collected balance computation method	We use the daily collected balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
	Accrual of interest on non-cash deposits	Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).