

## Savings Account

## A Guide for your Savings 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.

<b>REQUIRED</b>	Minimum Opening Deposit	<b>\$25</b>
<b>MONTHLY MAINTENANCE FEE</b>	Monthly Maintenance Fee	<b>\$3</b> (waived for individuals under the age 18)
	How to avoid the Monthly Maintenance Fee	<b>\$0 Monthly Maintenance Fee</b> when you have a minimum daily balance of \$200.00 each day of the month.
<b>TRANSACTION LIMITATIONS AND FEES</b>	Transaction Limitations	Transfers from a savings account to another account or to third parties by preauthorized, automatic, telephone or computer transfer or by debit card or similar order to third parties are limited by federal regulation to six per month. The Bank close the accounts of customers who continue to exceed these limits.
	Fees	An excess withdrawal fee of <b>\$2.00</b> will be charged for each debit transaction (withdrawal, automatic transfer or payment out of this account) in excess of four during a month.
<b>HOW DEPOSITS AND WITHDRAWALS WORK</b>	The Order in Which Withdrawals and Deposits Are Processed	Generally, for each business day we will: <ul style="list-style-type: none"> <li>• <b>First</b>, add deposits to your account.</li> <li>• <b>Second</b>, we will pay ATM and wire transactions in order of presentment to the Bank and within categories we pay all other withdrawals smallest dollar item first.</li> </ul>
	When Your Deposits Are Available	<ul style="list-style-type: none"> <li>• Cash deposit with relationship banker or at ATM before 6:00 P.M. - Same business day</li> <li>• Direct Deposit/wire transfer - Same business day</li> <li>• Check deposit with relationship banker or ATM – Next business day, but sometimes later</li> </ul> <i>If we place a longer hold on non-Broadway Bank check, the first \$200 will be available the next business day.</i>
		<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>
<b>ADDITIONAL FEATURES</b>	<ul style="list-style-type: none"> <li>• Free Online Banking</li> <li>• Free Debit Card</li> <li>• Free Statement Images</li> </ul>	
<b>INTEREST RATE INFORMATION</b>	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.
	Effect of closing an account	If you close your account before interest is credited, you will not receive the accrued interest.
	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).