



We're here for good.

Reserve Money Market Account

A Guide for your Money Market 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	\$1,000
MONTHLY MAINTENANCE FEE	Monthly Maintenance Fee	\$10
	How to avoid the Monthly Maintenance Fee	\$0 Monthly Maintenance Fee when you have the following (during each monthly statement period): \$2,000 minimum daily balance
TRANSACTION LIMITATIONS AND FEES	Transaction Limitations	Transfers from a Money Market account to another account or to third parties by preauthorized, automatic, telephone or computer transfer or by check, debit card or similar order to third parties are limited by federal regulation to six per monthly statement cycle. Customers who continue to exceed these limits will have the account changed to an interest-bearing checking account or the account will be closed.
	Fees	An excess withdrawal fee of \$5.00 will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account) in excess of six during a month.
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 <u>don't</u> 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 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 longer <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"> ● Free Online Banking ● Free Debit Card ● Free Statement Images 	
INTEREST RATE INFORMATION	Current Interest Rate and APY	<i>Interest rates and annual percentage yields may change anytime, at our discretion. Please call 210-283-6500 or 1-800-531-7650 to obtain 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 \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.
	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).