



PRIMIS

IRA SAVINGS

TRUTH IN SAVINGS DISCLOSURE

BALANCE INFORMATION			
Minimum Amount to Open Account	\$1.00		
Monthly Maintenance Fee	\$3.00		
Minimum Balance to Avoid Maintenance Fee	A minimum daily balance of \$300.00 is required each day of the statement cycle to avoid the monthly maintenance fee.		
Balance Computation Method	We use the daily 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 Noncash Deposits	Interest begins to accrue on the business day you deposit noncash items (for example, checks).		
RATE INFORMATION			
Interest Rate and Annual Percentage Yield (APY) ¹ <i>The interest rate and APY paid on your entire balance is determined by your daily balance.</i>	Daily Balance Tiers	Interest Rate	APY
	\$0.01 - \$15,000.00	0.10%	0.10%
	\$15,000.01 - \$50,000.00	0.10%	0.10%
	\$50,000.01 - \$100,000.00	0.10%	0.10%
	\$100,000.01 - \$150,000.00	0.10%	0.10%
	\$150,000.01 - \$250,000.00	0.10%	0.10%
	Greater than \$250,000.01	0.10%	0.10%
Variable Rate	Your interest rate and APY may change.		
Determination of Rate	At our discretion, we may change the interest rate on your account.		
Frequency of Rate Changes	We may change the interest rate on your account at any time.		
COMPOUNDING AND CREDITING			
Frequency	Interest will be compounded every month. Interest will be credited to your account every month.		
Effect of Closing an Account	If you close your account before interest is credited, you will receive the accrued interest.		
ADDITIONAL TERMS			
Transaction Limitations	Not applicable		
Paper Statement Fee	\$3.00 per statement period for paper statements. This fee is waived for: • Account holders age 62 and older • Account holders under age 18		
Additional Account Features	• No charge for electronic statements • No maintenance fee for account holders under age 18		
Fee Schedule	See the Pricing Guide for other bank fees that may apply to your account.		
Zero Balance Account Closure	If your account remains at a zero (\$0) balance for 35 (thirty-five) consecutive days, Primis may close your account.		
¹ The interest rate and APY noted above are current as of 9/3/2026 . If you would like more current rate and yield information, please call 833-4PRIMIS (774647).			