



**PRIMIS PREMIUM CHECKING**  
**TRUTH IN SAVINGS DISCLOSURE**

<b>BALANCE INFORMATION</b>	
Minimum Amount to Open Account	\$1.00
Minimum Balance to Avoid Maintenance Fee	Not applicable
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).
<b>RATE INFORMATION</b>	
Interest Rate and Annual Percentage Yield (APY) <sup>1</sup>	<b>Interest Rate</b>
	4.41%
Variable Rate	<b>APY</b>
	4.50%
Determination of Rate	Your interest rate and APY may change.
Frequency of Rate Changes	At our discretion, we may change the interest rate on your account.
	We may change the interest rate on your account at any time.
<b>COMPOUNDING AND CREDITING</b>	
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.
<b>ADDITIONAL TERMS</b>	
Fee Schedule	See the Fee Schedule for other bank fees that may apply to your account.
Foreign ATM Fee Refunds	Fees for ATM transactions at foreign (non-Primis) ATMs will be refunded to your account the business day your statement cycle ends. If you close your account before the end of the statement cycle, you will not receive the accrued ATM Fee Refunds
Additional Account Features	<ul style="list-style-type: none"> <li>• No Overdraft Fees • No NSF Fees •</li> <li>• No ATM Fees • No Stop Payment Fees •</li> <li>• No Incoming Wire Fees • No Check Image Fees •</li> <li>• Free Cashier's Checks •</li> <li>• Free Initial Pack of 40 Primis Branded Checks •</li> </ul>
Zero Balance Account Closure	If your account remains at a zero (\$0) balance for 35 (thirty-five) consecutive days, Primis may close your account.
<sup>1</sup> The interest rate and APY noted above are current as of <u>09/24/2024</u> . If you would like more current rate and yield information, please call 833-4PRIMIS (774647).	