



## PRIMIS NOVUS CHECKING

### TRUTH IN SAVINGS DISCLOSURE

BALANCE INFORMATION	
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).
RATE INFORMATION	
Frequency of Rate Changes	We may change the interest rate on your account at any time.
Determination of Rate	At our discretion, we may change the interest rate on your account.
<ul style="list-style-type: none"><li>Preferred Rate<sup>1</sup></li><li>Above Cap Rate<sup>1</sup></li><li>Base Rate<sup>1</sup></li></ul>	<p>If the account requirements are met during the preferred rate period, and your daily balance is \$100,000.00 or less, the interest rate paid on the entire balance will be <b>5.84%</b> with an annual percentage yield (APY) of <b>6.00%</b>.</p> <p>If the account qualifications are met during the preferred rate period, a variable interest rate of <b>3.93%</b> will be paid only for that portion of your daily balance that is greater than \$100,000. The account APY will range from <b>4.00%</b> to <b>6.00%</b>, depending on the balance in the account.</p> <p>When account qualifications are not met and/or after the preferred rate period ends, the variable interest rate paid on the entire balance in your account will be <b>3.93%</b> with an APY of <b>4.00%</b>.</p>
PREFERRED RATE DETAILS*	
Preferred Rate (limited time offering)	If you meet the account requirements, you will receive a preferred rate on daily balances up to \$100,000.00 for a maximum of 6 months. If you fail to meet the account requirements, you will earn the base rate on your entire balance.
Account Requirements to earn preferred rate	Within 60 days of account opening, establish an ongoing deposit of at least \$1,200.00 into your Novus account. Once we confirm you have established the required direct deposit, you will begin earning the preferred rate on balances up to \$100,000.00 at the beginning of the next statement cycle after your direct deposit is confirmed/received for up to a maximum of 6 consecutive months provided the monthly required direct deposits continues during the period. An eligible direct deposit of at least \$1,200 must be confirmed (received in your account) within 60 days of account opening in order to be eligible for the preferred rate; the required direct deposit must continue monthly for the duration of the 6 month period to remain eligible for the preferred rate during the 6 month preferred rate period. At the end of the initial 6 month preferred rate period, the preferred rate ends and the base rate applies thereafter to all balances in the account.
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.
<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 • No ATM Fees</li> <li>• No Stop Payment Fees • No Incoming Wire Fees</li> <li>• No Check Image Fees • 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.
<p style="text-align: center;"><sup>1</sup>The interest rate and annual percentage yield (APY) are current as of 01/21/2025.</p> <p style="text-align: center;">*Preferred rate is only available on new money to Primis Bank. At the discretion of the bank, the preferred rate may be denied if the account is funded with existing funds on deposit with Primis Bank.</p> <p style="text-align: center;">If you would like more current rate and yield information, please call 833-4PRIMIS (774647).</p>	

## ASSISTANCE & SERVICING

Cashier's Check (savings accounts only)	\$10.00
Expedited Bill Payment Fee (when available)	\$25.00
Expedited Debit Card Reorders	\$25.00
Foreign Check Collection (other than Canadian)	\$50.00 <i>plus collection fees</i>
Foreign Check Collection ( <i>Canadian</i> )	\$20.00
Garnishments/Liens/Levies (per item)	\$150.00
Notary Services (in person)	\$0
Notary Services (remote online notary)	\$15.00
Reconciliation/Research (per hour)	\$35.00
Return Deposited Item	\$10.00
NSF Return Item Fee	\$0
Overdraft Item Fee	\$0
Stop Payment	\$0

## WIRE TRANSFERS

Domestic Outgoing Wire	\$5.00
International/Domestic Incoming	\$0
International Outgoing Wire	\$35.00
Return Wire	\$2.50
Reverse Wire	\$5.00

We want to make sure you have the information you need to manage your account. Depending on your account type, some of the fees listed above may not apply. Remember to review the disclosures and truth in savings documents on your specific account for full details.

While our fees are subject to change, this information is accurate as of **October 13, 2023**.