

WINDMILL SIMPLE ACCOUNT

FMS BANK
MAIN BANK
520 SHERMAN STREET
FORT MORGAN, CO 80701

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

Interest Rates and Annual Percentage Yields are current as of 11-15-2018.
For current rate information call (970) 867-3319.

WINDMILL SIMPLE

Rate Information: This Account is an interest bearing account. If the average daily balance is the interest rate paid on the entire balance in the account will be 1.54% with an annual percentage yield of 1.55%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily

The following special criteria must be met in order to receive the rate of interest:

1. 12 Visa debit transactions posted per statement cycle.
2. Set up one direct deposit transaction or ACH debit transaction to post per statement cycle.
3. Must receive statement via E- Statement.

If at any time any one of the above three criteria is not met the rate and APY (Annual Percentage Yield) will revert to 00.00% on all balances. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. You must maintain a minimum average daily balance of \$0.01 to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Limitations: You must deposit \$100.00 to open this account.

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