

**First Federal Savings Bank of Mascoutah**  
**Business Interest Checking**

**FEATURES:**

- Tiered Interest-Bearing Account
- No per transaction fee requirement
- Instant Issue Debit Card
- Free Online Banking with Bill Pay
- Mobile Banking with Mobile Capture
- Estatements

**Qualifications:**

- \$1000 Minimum Opening Deposit
- Minimum Balance to Obtain the APY is \$1,000
- \$7 Monthly Service Charge (if daily balance of \$1,000 is not maintained)
- \$5 Fee for Paper Statements (waived if receive Estatements)

**Interest Rates Tiers:**

Tier 1	\$1,000 to \$24,999
Tier 2	\$25,000 and \$49,999
Tier 3	\$50,000 and \$99,999
Tier 4	\$100,000 and up

\*See the account rate sheet for the interest and Annual Percentage Yield for this account. Interest rates are set by management discretion. The interest rate and annual percentage yield may change at any time at management's discretion. Interest will be compounded monthly and credited to your account at the end of each statement cycle. Interest begins to accrue on the business day you deposit any item. We use the daily balance method to explain how the balance on which interest calculated is computed. This method applies a periodic rate to the principal in the account each day.

\*\* The Federal Government requires that we reserve the right to require at least seven days written notice before any withdrawal or transfer.

First Federal Savings Bank of Mascoutah  
101 West Main St – Mascoutah, IL 62258  
(618) 566-2343 – Member FDIC

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