

First Federal Savings Bank of Mascoutah
Business Money Market

Features:

- Tiered Interest-Bearing Account*
- Online Banking with Bill Pay
- E Statements
- Instant Issue Debit Card

Qualifications:

- \$1000.00 Minimum Opening Deposit
- Minimum Balance to Obtain the APY is \$1000.00
- \$10.00 Monthly Service Charge (if daily balance of \$1,000 is not maintained)
- \$5 Fee for Paper Statements (waived if receive Estatements)
- No more than 6 pre-authorized withdrawals each statement cycle.**
(Preauthorized withdrawals include but not limited to Checks, ACH Debits, Wires, and Internet Banking Transactions)

Interest Rate Tiers:

Tier 1	\$1,000.00 to \$9,999.99
Tier 2	\$10,000.00 to \$49,999.99
Tier 3	\$50,000.00 to \$99,999.99
Tier 4	\$100,000.00 and up

*See the account rate sheet for the interest and Annual Percentage Yield for this account. Interest rates are set at 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. Overdraft fees apply to transactions created by check, in-person withdrawal, internal transfer, or other electronic means. Overdraft fees will not be imposed on ATM withdrawals or one-time debit card items. Any items over the allowed 6 preauthorized withdrawals may be returned to the payee unpaid.

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

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