

**MutualBank**  
PO Box 551  
Muncie, IN 47308  
(800) 382-8031  
www.bankwithmutual.com

**Mutual Money Market**  
**Truth In Savings**

**TIERED VARIABLE RATE INFORMATION**

If your daily balance is below \$25,000.00, the interest rate paid on the entire balance in your account will be 0.000%, with an annual percentage yield of 0.00%.

If your daily balance is equal to or greater than \$25,000.00 but less than \$50,000.00, the interest rate paid on the entire balance in your account will be 0.000% with an annual percentage yield of 0.00%.

If your daily balance is equal to or greater than \$50,000.00 but less than \$100,000.00, the interest rate paid on the entire balance in your account will be 0.000% with an annual percentage yield of 0.00%.

If your daily balance is equal to or greater than \$100,000.00 but less than \$1,000,000.00, the interest rate paid on the entire balance in your account will be 0.000% with an annual percentage yield of 0.00%.

If your daily balance is equal to or greater than \$1,000,000.00, the interest rate paid on the entire balance in your account will be 0.000% with an annual percentage yield of 0.00%.

Your interest rate and annual percentage yield may change.

**Determination of Rate**

At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes**

We may change the interest rate on your account at any time.

**Limitations on Rate Changes**

There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING**

Interest will be compounded monthly and will be credited to your account monthly.

**MINIMUM BALANCE REQUIREMENTS**

You must deposit \$25,000.00 to open this account. A monthly service charge of \$12.00 will be imposed every statement cycle if the daily balance in the account falls below \$20,000.00 any day of the statement cycle.

You must maintain a minimum daily balance of \$20,000.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

**PROCESSING ORDER**

All credit transactions are processed first. Debits, or withdrawals, from your account will be processed in the order they are received.

**BALANCE COMPUTATION METHOD**

We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS**

Interest begins to accrue on the first business day after the banking day you deposit noncash items (for example, checks).

**FEES AND CHARGES**

The following fees and charges may be assessed against your account:

An overdraft fee of \$35.00 will be charged per item for covering overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

ATM and one-time debit card transactions will be included as a covered overdraft and will be processed only when you request these transactions to be included.

We will charge a returned item fee of up to \$35.00 for any item that is returned for non-sufficient funds.

If your account is overdrawn for 5 or more consecutive business days, we will charge an additional \$5.00 per day.

There is a limit of \$180.00 on the total fees we can charge you for overdrawing your account per day.

We will not charge overdraft fees when your account is overdrawn \$10.00 or less up to 4 consecutive business days.

An account closing fee of \$25.00 will be assessed if the account is closed within the first 90 days.

**TRANSACTION LIMITATIONS**

Withdrawals or other transfers from a Mutual Money Market account to another account or to third parties by preauthorized,

automatic, telephone, computer transfer, check, draft, or similar order to third parties are limited to six per month. A fee of \$5.00 will be assessed for checks and transfers that exceed those limits permitted within these rules. Activity exceeding authorized limits will convert this account to an interest checking account. Electronic access to this account is not permitted for Point of Sale (POS) transactions.

**CURRENT RATE INFORMATION**

The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 04/21/2016. To obtain current rate and annual percentage yield information, please call .