

RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Average Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Equal to or greater than \$5,000.00	3.800%	3.87%

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.

Additional Rate Information. For current rates: www.avidia.com/deposits-rates-page/

COMPOUNDING AND CREDITING. Interest will Compound Daily and will be Credited to account Monthly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$5,000.00 to open this account.

You must maintain a minimum average daily balance of \$5,000.00 to obtain the disclosed annual percentage yield.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed in the order received within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. 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.

The average daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the average daily balance on which interest is paid.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.