TRUTH IN SAVINGS
Redneck Rewards

redneck bank
where bankin's funner!

ELIGIBILITY REQUIREMENTS.
This account is available only to individual consumers, and each consumer is limited to 2 (TWO) accounts per social security number. You agree to receive your monthly statement electronically. You agree to log into the Bank's online website in order to view your monthly statement. Overdraft Privilege Service ("ODP") is available for this account. Please read the Overdraft Privilege Service Disclosure for eligibility requirements and your right to OPT IN to this service.

Minimum Monthly Activity Required: TEN (10) Debit Card Point of Sale (POS) transactions (excluding ATM transactions); Receive monthly statements electronically; log into online banking website in order to view monthly statements. Only POS transactions that actually post to your account during a statement cycle are counted toward meeting the minimum monthly requirement of 10 POS transactions. Minimum monthly activity required will be considered from the items posted to your account on the 21st of the month to the 20th of the following month. If the minimum monthly required activity is not performed you will earn the Standard Rate on this account. If the Minimum Monthly Required Activity is performed you will earn a Bonus Rate on this account.

ATM Fee Refunds: If you have met your Minimum Monthly Required Activity, we will refund up to $25.00 in ATM fees each monthly statement cycle.

RATE INFORMATION. The interest rate on your account is 0.250% with an annual percentage yield of 0.25%.

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.

IF THE MINIMUM MONTHLY REQUIRED ACTIVITY IS NOT PERFORMED, THE FOLLOWING RATE INFORMATION APPLIES:
If you do not meet the eligibility requirements during the qualification cycle, the rate paid in your account on the entire balance will be 0.250% with an annual percentage yield of 0.25%.
Standard Rate Information: This is an interest bearing account with a variable rate. The interest rate on the entire balance of this account is .25% with an annual percentage yield of .25%.

IF THE MINIMUM MONTHLY REQUIRED ACTIVITY IS PERFORMED, THE FOLLOWING RATE INFORMATION APPLIES:
Bonus Rate Information:.
This Account is an interest bearing account. If the daily balance is less than $15,000.01, the interest rate paid on that portion of the balance will be 3.78%. The annual percentage yield for this tier will be 3.85%. If the daily balance is more than $15,000.00 the interest rate paid on that portion of the balance will be 0.50%. The annual percentage yield for this tier will range from 3.85% to 0.50%.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest. Fees could affect earnings on this account.

MINIMUM BALANCE REQUIREMENTS. You must deposit $500.00 to open this account.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of $10.00 per month will be charged after 3 years of inactivity.

OVERDRAFT PRIVILEGE POLICY.
Overdraft Privilege Disclosure
(A Discretionary Overdraft Service*)
Redneck Bank, a Division of All America Bank

It is the policy of Redneck Bank ("the Bank, we, us, or our") to comply with applicable laws and regulations, and to conduct business in accordance with applicable safety and soundness standards. A non-sufficient funds (negative) balance may result from: A) The payment of checks, electronic funds transfers, or other withdrawal requests; B) Payments authorized by you; C) The return, unpaid, of items deposited by you; D) The imposition of applicable service charges; or E) The deposit of items which according to the Bank's Funds Availability Policy, are treated as not yet "available" or finally paid.

We are not obligated to pay any item presented for payment if your account does not contain sufficient collected funds. Rather than automatically returning unpaid, any non-sufficient funds items that you may have, if you "Opt In" to the Overdraft Privilege Service, and if your eligible account (primarily used for personal and household purposes) has been open for at least thirty (30) days, you have made deposits totaling $500 within the last 30 days and thereafter, you maintain your account in good standing, which includes at least: (A) You bring your

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account to a positive balance (not overdrawn) at least once every thirty-five (35) days, (B) Your account is not the subject of any legal or administrative order or levy, and (C) Approval from your Account Manager, we will consider, without obligation on our part, approving your reasonable overdrafts. This discretionary service is limited to a $500 overdraft (negative) balance for eligible personal checking accounts. Of course, any and all fees and charges, including without limitation our overdraft/returned fees (as set forth in our fee schedules) will be included in this limit. Our overdraft/returned fee is $25.00 per item with a maximum of $200.00 or 8 items per day. Consumer Accounts: The $25.00 fee does not apply to ATM or one time Point of Sale transactions unless you "Opt In" To Extended Overdraft Privilege, authorizing the bank to pay overdrafts on your everyday debit card transactions. Force Pay Items: Transaction can still overdraw your account even if you "opt out" and some of these transactions may even be paid. Insufficient Returned Items: A previously presented item that was returned due to an insufficient account balance may be re-presented multiple times, which could cause an additional overdraft fee or return item fee each time the item is presented for payment against insufficient funds. We also charge $25.00 each consecutive 10 (ten) calendar days that you are overdrawn.
We may refuse to pay an overdraft for you at any time, even though your account is in good standing and even though we may have previously paid overdrafts for you. You will be notified by mail of any non-sufficient funds items paid or returned that you may have; however, we have no obligation to notify you before we pay or return any item. The amount of any overdrafts plus our overdraft/returned fees that you owe us shall be due and payable upon demand. If there is an overdraft paid by us on an account with more than one (1) owner on the signature card, each owner, and agent if applicable, drawing/presenting the item creating the overdraft, shall be jointly and severally liable for such overdrafts plus our non-sufficient funds and/or overdraft (NSF/OD) charge(s).
You may request this service at any time. If you "Opt In" when opening a new account, after a 30-day waiting period, the service will be activated if your account meets the bank's criteria for Overdraft Privilege. If at any time following the 30-day waiting period you choose to "Opt In" or "Opt Out" of our Overdraft Privilege Program, simply call Customer Service at (888)210-1256. Or you can log into your account online, click on the "Services" button and the "Overdraft Enrollment" drop down option in the menu bar, and fill out and submit the online form. You have the right to "Opt Out" of this service at any time. If you choose to "Opt Out" of our Overdraft Privilege Program at any time, the Extended Overdraft Privilege for ATM and one time Point of Sale transactions will not be available to you.

LIMITATIONS: We may limit the number of accounts eligible for Overdraft Privilege service to one account per household. Regular Savings accounts are not eligible.

*The overdraft privilege service does not constitute an actual or implied agreement between you and the Bank. Nor does it constitute an actual or implied obligation of or by the Bank. This service represents a purely discretionary courtesy or privilege that the bank may provide to you from time to time and which may be withdrawn or withheld by us at any time without prior notice or reason or cause.

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.

The 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 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.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. There is no minimum balance required to maintain the account. There is no monthly maintenance fee on this account.

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 08/25/2026. To obtain the current rate(s) and annual percentage yield information, please call (888)210-1256.

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.

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