

A Guide to Our Savings Account

Thank you for choosing to save with PurePoint® Financial. To help you understand how your savings account works, we have created a guide of key terms and fees that you can refer to at your convenience.

For more information on the terms and conditions, please see the [Personal Accounts & Services Disclosure and Agreement](#).

Please note: A valid email address and Online Banking enrollment are required to open and maintain your account.

Minimum Deposit Needed to Open Account	\$10,000						
Balance Required to Maintain the Account	Any amount greater than \$0						
Interest	Interest Paid. Compounded daily and paid monthly.						
Monthly Service Charge	\$0						
ATM Cards	ATM cards are not available for PurePoint accounts.						
Deposits and Withdrawals	<p>The order in which deposits and withdrawals are processed (as applicable)</p> <p>On each Business Day, we will:</p> <ol style="list-style-type: none"> 1. Add deposits to your account, then 2. Subtract adjustments and fees, then 3. Subtract electronic debits (such as ACH) <p>When your deposits are available (please refer to the <i>Personal Accounts & Services Disclosure and Agreement – Funds Availability Policy</i>)</p> <ul style="list-style-type: none"> • Checks: generally the 2nd Business Day after deposit • Electronic direct deposit: same Business Day • ACH debits originated by you: 4th Business Day following the credit to your account <p>If you make a deposit before the close of business on a Business Day, we will consider that day to be the day of your deposit.</p> <ul style="list-style-type: none"> • In most cases, the first \$225 of your check deposit will be available on the 1st Business Day after the day of your deposit. • If we are not going to make all deposited funds available on the 1st Business Day after the day of your deposit, we will notify you of the hold reason and when your funds will be available (generally no later than the 7th Business Day after the day of deposit). <p><i>A "Business Day" is Monday–Friday, excluding Federal holidays.</i></p>						
Other Fees	<table border="0"> <tr> <td>Legal Process Fee</td> <td>\$100 (per occurrence)</td> </tr> <tr> <td>Expedited Delivery Fee</td> <td>\$15 Per package</td> </tr> <tr> <td>Account Research Fee</td> <td>\$25 For each hour (one hour minimum)</td> </tr> </table>	Legal Process Fee	\$100 (per occurrence)	Expedited Delivery Fee	\$15 Per package	Account Research Fee	\$25 For each hour (one hour minimum)
Legal Process Fee	\$100 (per occurrence)						
Expedited Delivery Fee	\$15 Per package						
Account Research Fee	\$25 For each hour (one hour minimum)						
Wire Transfer Fees¹	<table border="0"> <tr> <td>Outgoing Wires (domestic only)</td> <td>\$25 Per wire (waived if wire request is to close account)</td> </tr> <tr> <td>Incoming Wires (domestic only)</td> <td>\$0</td> </tr> </table>	Outgoing Wires (domestic only)	\$25 Per wire (waived if wire request is to close account)	Incoming Wires (domestic only)	\$0		
Outgoing Wires (domestic only)	\$25 Per wire (waived if wire request is to close account)						
Incoming Wires (domestic only)	\$0						

¹ PurePoint Financial does not support international transactions, including without limitation international wires and ACH transfers.

Deposits of PurePoint Financial and MUFG Union Bank, N.A. are combined and not separately insured for FDIC insurance purposes.

PurePoint Financial is a division of MUFG Union Bank, N.A.

©2022 MUFG Union Bank, N.A. All rights reserved. Member FDIC.

PurePoint and the PurePoint logo are registered trademarks and brand names of MUFG Union Bank, N.A.