

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.

This guide covers your *Online Savings* and *PurePoint Savings* accounts.

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
Excess Activity Fee	\$10 Transactions are limited by federal regulation. This account is limited to no more than 6 limited transfers and/or withdrawals (subject to Available Balance) per statement period. ¹ <i>Maximum of \$50 assessed per statement period.</i>
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 that we are open, or as posted, we will consider that day to be the day of your deposit.</p> <ul style="list-style-type: none"> • In most cases, the first \$200 of your check deposit will be available by the 1st Business Day following your deposit. • If we are not going to make all deposited funds available by the 1st Business Day, 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	Expedited Delivery Fee	\$15 Per package
	Account Research Fee	\$25 For each hour (one hour minimum)
Wire Transfer Fees	Outgoing Wires (domestic only)	\$25 Per Wire
	Incoming Wires (domestic only)	\$0

¹ Six (6) limited transfers include preauthorized transfers to another payee or institution, including MUFG Union Bank, N.A. (includes ACH or wire), Online Banking transfers, Mobile Banking transfers, automatic transfer to another PurePoint Financial account, or telephone transfer. Your Kiosk transfers will be treated as Online Banking transfers for this purpose and will count toward the 6 limited transactions.

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

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