

This is important information about your account with:

Blue Ridge Bank NA
17 W Main St
Luray, VA 22835
(540) 743-6521

KASASA CASH

Truth-In-Savings Disclosures

Rate Information.

At our discretion, we may change the interest rate(s) for this account.

The initial rate(s) for your account are:

If your daily balance is less than or equal to \$14,999.99, and the balance in your account is \$0.01 or more, the interest rate paid on the entire balance will be 1.000000% with a(n) annual percentage yield of 1.00%.

An interest rate of 0.050000% will be paid only for that portion of your daily balance that is \$15,000.00 or more. The annual percentage yield for this tier will range from 1.00% to 0.05%, depending on the balance in the account.

The interest rate(s) and annual percentage yield(s) may change at any time.

Crediting Frequency. The interest will be credited into this account monthly.

Compounding Frequency. The interest will be compounded monthly.

Effect of Closing an Account. If you close your account before interest is credited, you will not receive the accrued interest.

Daily Balance Computation Method. The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits. The interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum Balance to Open. The minimum balance required to open this account is \$100.00.

Minimum Balance to Obtain the Disclosed Annual Percentage Yield. You must maintain a minimum daily balance of \$0.01 in your account each day to obtain the disclosed annual percentage yield.

Deposit(s) Limitations. You may make an unlimited number of deposit(s) into your account.

Additional Terms. The following additional terms apply to this account: When the Kasasa Cash qualifications are not met, the interest rate on your account will be 0.01% and the annual percentage yield will be 0.01%

When the Kasasa Cash qualifications are met, the interest rate on your account and corresponding annual percentage yield will be tiered. If your average daily balance is \$15,000 or less, the interest rate paid on the entire balance will be 1.00% with an annual percentage yield of 1.00%. An interest rate of 0.05% will be paid only for the portion of your average daily balance that is greater than \$15,000. The annual percentage yield for this tier will range from 1.00% - 0.05% depending on the balance in the account.

The interest rate and annual percentage yield may change. At our discretion we may change the interest rate on your account as often as daily. Interest will be compounded monthly and will be credited to your account on the last day of the statement cycle. If you close your account before interest is credited, you will not receive the accrued interest. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

We use the daily balance method to calculate interest on your account. This method applies a periodic rate to the daily balance in the account for the period.

Qualifications:

To qualify for "Kasasa Cash" rates and receive reimbursements on your ATM fee surcharges, you must perform the following during the monthly qualification cycle:

- Have at least 10 debit card purchases post and settle
- Have at least 1 Automated Clearing House transaction post and settle
- Be enrolled and log into online banking
- Be enrolled and receive e-statement

Enrollment in online banking and/or in electronic statements is required to meet certain qualifiers. Please contact us for details on how to enroll.

Please note that transactions **MUST** post and settle to your account during the monthly qualification cycle. They may not be in a pending state to qualify as a qualification. Transactions may take one or more banking days from the date the transaction was made to post and settle to an account.

If you have met your qualifications for the month, we will reimburse you for domestic ATM fees up to \$25 per month. ATM fee reimbursements will be credited to your account on the last day of your statement cycle.

ATM fees of \$4.99 or less will be reimbursed up to a maximum of \$4.99 per individual transaction. ATM fees of \$5.00 or higher will be reimbursed if the proper ATM receipt is presented to a representative at one of our branches. If you believe that you have not been reimbursed the correct amount, please contact us. Note: ATM withdrawals do not count as qualifying debit card transactions for purposes of earning rewards within this account.

Monthly Qualification Cycle means a period beginning one day prior to the 1st day of the current statement cycle through one day prior to the close of current statement cycle. Your account will be automatically qualified on one day prior to the first day of the current statement cycle. What this means is if you did not qualify for the higher preferred rate, you might notice a slightly higher base rate APY earned on your statement due to the one day (the last day) being calculated with the higher preferred rate.

Other Account Information: You must deposit \$100 to open this account.