



IMPORTANT NOTICE REGARDING THE R BEST CHECKING ACCOUNT

R Bank announces changes to its R Best Checking Account.

Effective October 26, 2016:

- The Interest Rate/Annual Percentage Yield (APY) on the account will change. An APY of 3.00% will be earned on balances of \$0.01 to \$15,000 and 0.45% APY on balances over \$15,000 as long as qualifications* are met each qualifying cycle. Base rate of 0.01% APY will be earned on all balances if qualifications are not met.

Effective November 26, 2016:

- The balance cap will change from \$15,000.00 to \$10,000.00. This means an interest rate of 2.96% (3.00% APY) will be earned on balances up to \$10,000.00, when the monthly statement cycle qualifiers are met. Any balance in excess of \$10,000.00 will earn a rate of 0.45% (0.45% APY), when the monthly statement cycle qualifiers are met. A base rate of 0.01% (0.01% APY) will be earned on all balances if the monthly statement qualifiers are not met.

***Important Reminder:** In order to earn the premium interest and ATM fee refunds, account holders must sign up for e-statement notifications; have 12 or more debit card transactions post and settle during the qualification cycle and have one Direct Deposit or ACH transaction post and settle during the qualification cycle.