

Truth in Savings Disclosure

12/23/2024



TISA Disclosure for SV Product 120

@ WORK SAVINGS

INTEREST RATE INFORMATION

NOTE: In this disclosure, Annual Percentage Yield is abbreviated as "APY".

Interest Rate: .0600% APY: .06%

No minimum deposit required to open account. Account is funded with first credit transfer which should occur within 60 days of account opening.

You can avoid monthly service charges if you meet one of the following requirements:

- Maintain a minimum daily ledger balance of \$200.00 or more each month
- Maintain at least one credit transfer of \$10.00 or more each month
- Participate in our Savings Made Simple program and receive at least one (1) Savings Made Simple transfer credit each month

- OR -

You can avoid all monthly service charges and withdrawal fees (excluding the regulatory withdrawals) if you:

- Maintain a minimum daily ledger balance of \$1,000.00 or more each month

Monthly service charges:

- Monthly maintenance fee if balance falls below \$200 minimum daily ledger balance, \$ 4.00

Withdrawal and transfer fees:

(Note: Withdrawals and transfers include electronic withdrawals/transfers and PIN-based transactions.)

- First three withdrawals or transfers per statement period, No Charge
- Charge for each additional withdrawal or transfer after three, \$3.00
- *Fee for each withdrawal/transfer exceeding the limit, \$10.00
This fee applies regardless of the account balance maintained.

*More than six (6) preauthorized fund transfers per statement period on money market savings accounts will be assessed a \$10.00 fee each. This fee applies regardless of the account balance maintained. Preauthorized transfers include transfers to third parties by preauthorized means, automated transfers or telephonic transfers between your Southern Bank accounts (unless the transfer is for the purpose of repaying a loan). There is an additional charge for excessive transfers or withdrawals disclosed under each account type. You may make unlimited withdrawals or transfers in person, by mail, and through an ATM.