



Truth in Savings Disclosure

2/14/2023



TISA Disclosure for DD Product 155

PREMIUM MM SAVINGS

This is a tiered interest rate account. The interest rates and annual percentage yields for all tiers are as follows: As of 02/14/2023

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

Balances Through		Interest Rate	APY
\$24,999.99	\$24,999.99	.1500%	.15%
\$25,000.00-	\$49,999.99	.4000%	.40%
\$50,000.00-	\$99,999.99	.6000%	.60%
\$100,000.00-	\$499,999.99	.9500%	.95%
\$500,000.00-	\$999,999.99	1.7000%	1.71%
Balances Over	\$999,999.99	2.2500%	2.28%

Minimum deposit required to open account in branch, \$25,000.00

Minimum deposit required to fund opening an account online, \$100.00. *If opened online, an additional deposit will need to be made within 30 days to meet the minimum opening requirement of \$25,000.00.

You can avoid monthly service charges with an average daily collected balance of \$25,000.00

Monthly Service Charges:

- Monthly maintenance fee, \$ 15.00
- Per item fee, \$.45

Fee for each withdrawal/transfer exceeding the limit * \$15.00

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 \$15.00 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.