RATE AND FEE SCHEDULE
(Tiered Rate)

Account Holder(s):
WARREN COUNTY SCHOOL DISTRICT
185 HOSPITAL DR STE F
WARREN, PA 16365

Account Number: 1026051431

Financial Institution:
NORTHWEST SAVINGS BANK
100 LIBERTY STREET
P.O. BOX 128
WARREN, PA 16365-

Phone Number: (877) 672-5678

We appreciate your decision to open a deposit account with us. This schedule sets forth certain conditions, rates, fees and charges that are specific to your Account. Each Account Holder agrees to the terms set forth on this Deposit Account Rate and Fee Schedule, and acknowledges that it is part of the Account Agreement. Subject to applicable law and the terms of the Account Agreement, we may amend the rates, fees and charges contained in this schedule from time to time.

Items preceded by a ☐ apply only if checked.

ACCOUNT INFORMATION

PRODUCT NAME: Municipal Checking-435 ACCOUNT OPENING DATE: 07/23/09

ACCOUNT OWNERSHIP: Municipal ACCOUNT PURPOSE: NON-PERSONAL

RATE INFORMATION

This account is an interest bearing account.
☒ **Tiered Rate - Full Balance** ☐ **Tiered Rate - Specified Tier**

Range of Balances	Interest Rate	APY Ranges Min	APY Ranges Max
$5,000.00 - $74,999.99	0.550%	0.55%	0.55%
$75,000.00 - $99,999,999.99	0.750%	0.75%	0.75%
	0.000%	0.00%	0.00%
	0.000%	0.00%	0.00%
	0.000%	0.00%	0.00%
	0.000%	0.00%	0.00%
	0.000%	0.00%	0.00%
	0.000%	0.00%	0.00%
	0.000%	0.00%	0.00%
	0.000%	0.00%	0.00%

☒ The interest rate and annual percentage yield may change *(select one that applies)*:
- ☒ At our discretion, we may change the interest rate on the account.
- ☐ At your discretion, you may change the interest rate on the account.
- ☐ The interest rate and annual percentage yield will not change for at least thirty (30) calendar days. We agree to give you thirty (30) days advance written notice prior to decreasing the rate.
- ☐ The interest rate on the account is based on ____________ (index) ☐PLUS ☐MINUS a margin of: ____________.

☒ The interest rate on your account may change at Northwest's Discretion .(frequency)
☐ The interest rate will never be ☐ less than 0.000% ☐more than 0.000% .
☐ The interest rate will never ☐ increase by more than________ ☐decrease by more than ________% each rate change.
☐ The interest rate will never ☐drop more than ________ below ☐exceed ________ above the interest rate initially disclosed to you.

Interest begins to accrue *(select one that applies)*
- ☐ on the business day you deposit non cash items (for example, checks)
- ☒ no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Interest ☐ will not be ☒ will be compounded 365 SIMPLE and credited to the account Monthly.

☒ If the account is closed before interest is credited, you will not receive the accrued interest.

Time Deposits only *(select one that applies)*
Interest on your account will be credited by:
- ☐ Adding Interest to the Principal
- ☐ Depositing interest to account # ____________.
- ☐ Mailing a check to ____________.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

BALANCE INFORMATION

We use the *(select one that applies)*
- ☐ daily balance method to calculate interest on the account. This method applies a daily periodic rate to the principal in the account each day.
- ☐ average–daily-balance method to calculate interest on the account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.
- ☒ other:
average daily collected balance method to calculate interest on the account. This method applies a periodic rate to the average daily collected balance in the account for the period. The average daily collected balance is calculated by adding the princi

We will use an interest accrual basis of *(select one that applies)*
- ☐ 365 for each day in the year.
- ☐ 360 for each day in the year.
- ☒ 365 (or 366 in a leap year) for each day in the year.

You must maintain a minimum *(select one that applies)*
- ☐ balance of $ $0.00 in the account each day to obtain the disclosed annual percentage yield.
- ☒ average daily balance of $ $5,000.00 in the account each day to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

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