

High Yield Savings Account Disclosure

Business Accounts

Minimum opening deposit	\$1,000
Monthly maintenance fee	\$5.00
Minimum Balance to Avoid Service Charge ¹	Average daily balance of \$1,000
Minimum balance to earn interest	\$1.00
Checking relationship requirement ²	Business Checking, Business Premium Checking Community Business Checking or Commercial Checking

Interest Rate Information: The following interest rates and annual percentage yields (APY) are accurate as of _____. Rates are subject to change at any time at our discretion. We may change balance requirements or fees at any time with proper notice to you. For current rate information call 866-422-6574.

	Interest Rate:	APY:
\$1.00 - \$9,999.99	_____	_____
\$10,000 - \$24,999.99	_____	_____
\$25,000 - \$49,999.99	_____	_____
\$50,000 - \$99,999.99	_____	_____
\$100,000 and greater	_____	_____

Promotional Product Name

Rate good through

Date _____

Common Interest Rate Disclosures

Business Days: Our business days are Monday through Friday. Federal holidays are not included.

Rate Information: Your interest rate and annual percentage yield may change.

Accrual of Interest: Interest begins to accrue on the business day of your deposit.

Determination of Rate and Frequency of Rate Changes: At our discretion, we may change the interest rate on your account at any time.

Compounding and Crediting Frequency: Interest will be compounded monthly. Interest will be credited to your account every month on the statement date. Fees could reduce earnings on your account.

Account Closing and Interest: If you close your account before interest is credited, you will not receive the accrued interest.

Balance Computation Method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Notice of Withdrawal: We reserve the right to at any time require no less than seven days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

1. To calculate the average daily balance we add the principal amount in the account for each day of the statement period and divide by the number of days in the statement period.
2. If you terminate your checking account requirement, your Business High Yield Savings account may revert to Business Savings.

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Business Service Fees

The following fees may be assessed on your account. Fees shown are for each transaction of the type shown, unless otherwise indicated:

ACH Block Setup Fee.....	\$30.00	Research:	
ATM/Mastercard Debit Cards:		Research Fee - per hour.....	\$30.00
Expedited Card Replacement Fee.....	\$65.00	Copy Fee per item or per page (Copy of Checks, Transaction Slips, Money Orders, Cashier's Checks or Deposited Items)	\$5.00
International ATM Transactions:		Duplicate or Interim Statement fee	\$5.00
Mastercard (M/C) Cross Border Fee	2.79% of US Dollar Amount	Statement Copy with images fee	\$10.00
Mastercard (M/C) Currency Conversion Fee.....	0.21% of US Dollar Amount	Statement Reconciliation per hour	\$30.00
Non-BankRI ATM Transactions	\$2.50	Safe Deposit Box Rental Fees:	
POS Charge (purchase made with ATM/Debit Card) fee	\$0.25	(Check availability of size with your Branch Representative)	
Replacement ATM/Debit Card Fee.....	\$5.00	Safe Deposit Box Annual Fee.....	Varies by Size*
Audit Confirmation	\$35.00	Safe Deposit Box Drilling Fee.....	\$175.00
Cashier's Check.....	\$7.50	Late Fee	\$15.00
Chargeback Item Fee (Returned Deposited Item)	\$10.00	Replacement Key Fee	\$35.00
Check Orders.....	Prices vary depending on style	* Contents of safe deposit boxes are not FDIC or Bank insured. Boxes are located at most branch locations and sizes available may vary.	
Collection Item Fee	\$30.00	Stop Payment, all items including ACH & bill pay	\$30.00
Counter Checks per page	\$2.00	Wire Transfer Fees:	
Escheatment Fee, per account or such lesser rate as may be set by law.....	\$65.00	Domestic:	
Foreign Draft - USD value less than \$300	\$15.00	Incoming	\$15.00
Foreign Draft - USD value \$300 or more.....	\$5.00	Outgoing	\$28.00
Legal Process Fee, (e.g. attachment, levy or garnishment) per occurrence or such lesser rate as may be set by law	\$100.00	International:	
Money Order	\$5.00	US Dollar Incoming.....	\$15.00
Monthly Dormant Account fee.....	\$5.00	US Dollar Outgoing	\$40.00
Overdraft Fees:		Foreign Currency Incoming	\$ 0.00
Paid Item Fee ¹ – when we pay an overdraft item, per item	\$35.00	Foreign Currency Outgoing	\$25.00
Returned Item Fee ¹ – when we return an overdraft item unpaid, per presentment of each item.....	\$35.00	Wire Trace Fee	\$30.00
Overdraft Line of Credit Annual Fee ² :			
Lines of \$5,000 or less.....	\$25.00		
Lines over \$5,000.....	\$50.00		
Sweep Transaction Fee - Overdraft Protection Transfer from a Deposit Account, Per transfer.....	\$5.00		

1. You will be charged a Returned Item Fee each time we return unpaid for a non-sufficient available balance an item that is presented for payment, even if that item has previously been presented and returned for a non-sufficient available balance and you were previously charged a Returned Item Fee for that return. Further, you will be charged a Paid Item Fee if we honor or pay the item or transaction when you have a non-sufficient available balance even if you were previously charged Returned Item Fees when the item or transaction was previously returned, rejected, or declined. We have no obligation to notify you if we honor, pay, return or decline an item or transaction for a non-sufficient available balance.
2. Refer to Overdraft Line of Credit Agreement for more details.

To request additional information about Bank Rhode Island's products and services, please visit your local Bank Rhode Island branch, call us at 866-422-6574, or visit us online at: BankRI.com

Telephone Banking: 401-477-1100