

# High Yield Savings Account Disclosure

## Personal Accounts

Minimum opening deposit	\$50
Monthly maintenance fee	\$3
Minimum Balance to Avoid Service Charge	Average daily balance <sup>1</sup> of \$250
Minimum balance to earn interest	\$1
Non-BankRI ATM withdrawal fee <sup>2</sup>	\$2.50 (free if Premium Checking is the primary account on card)
Surcharge-free access to thousands of SUM <sup>®</sup> program ATMs <sup>2</sup>	Yes
Checking relationship requirement <sup>3</sup>	Premium Checking Account

**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:
\$1,000,000 and greater	_____	_____
\$100,000 - \$999,999.99	_____	_____
\$50,000 - \$99,999.99	_____	_____
\$25,000 - \$49,999.99	_____	_____
\$10,000 - \$24,999.99	_____	_____
\$1.00 - \$9,999.99	_____	_____
Promotional Product Name		
_____		
Rate good through	Date	
_____	_____	

- 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.
- Surcharges may be assessed by other financial institutions (that are not part of the SUM<sup>®</sup> program) for the use of their ATMs.
- If you terminate your checking account requirement, your High Yield Savings account may revert to Easy Savings. Please refer to Personal Deposit Account Agreement for more information.

## Common Account Disclosures

The following disclosures apply to all types of accounts.

**Business Days:** The term “business day” refers to every day, except Saturdays, Sundays, and federal holidays.

**Accrual of Interest:** Interest begins to accrue no later than the business day of your deposit.

**Compounding and Crediting Frequency:** Interest will be compounded daily on your savings account. All interest will be credited to your account every month on the statement date.

**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 require seven days’ notice in writing before each withdrawal from an interest-bearing account as defined by Regulation D.

Fees could reduce earnings on your account.

## Personal Service Fees

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

### ATM/Mastercard Debit Cards:

Expedited Card Replacement Fee .....	\$65.00
International ATM Transactions:	
Mastercard (M/C) Cross Border Fee .....	2.79% of US Dollar Amount
Mastercard (M/C) Currency Conversion Fee .....	0.21% of US Dollar Amount
Non-BankRI ATM Transactions <sup>1,2</sup> .....	\$2.50
POS Charge (purchase made with ATM/Debit Card) <sup>1</sup> .....	\$0.25
Replacement ATM/Debit Card Fee .....	\$5.00
Canadian Foreign Draft USD Value less than \$300.00 .....	\$15.00
Canadian Foreign Draft USD Value \$300.00 or more .....	\$5.00
Cashier's Check <sup>1</sup> .....	\$7.50
Check Order .....	Prices vary depending on style
Collection Item Fee .....	\$30.00
Counter Checks per page .....	\$2.00
Escheatment Fee, per account or such lesser rate as may be set by law .....	\$65.00
FI Transfer Fee (External Transfer) .....	\$2.50
Legal Process Fee, (e.g. attachment, levy or garnishment) per occurrence or such lesser rate as may be set by law .....	\$100.00
Money Order <sup>1</sup> .....	\$5.00
Monthly Dormant Account Fee .....	\$5.00
Overdraft Fee:	
Paid Item Fee -- when we pay an overdraft item, once per item <sup>3</sup> .....	\$35.00
Overdraft Line of Credit <sup>4,5</sup>	
Annual fee .....	\$25.00

### Research:

Research Fee - per hour .....	\$30.00
Copy Fee per item or per page (Copy of Checks, Transaction Slips, Money Orders, Cashier's Checks or Deposited Items) .....	\$5.00
Duplicate or Interim Statement fee .....	\$5.00
Statement Copy with images fee .....	\$10.00
Subpoena Research, per hour .....	\$75.00
Safe Deposit Box Rental Fees:	
(Check availability of size with your Branch Representative).	
Safe Deposit Box Annual Fee .....	Varies by Size <sup>6</sup>
Safe Deposit Box Drilling Fee .....	\$175.00
Late Fee .....	\$15.00
Replacement Key Fee .....	\$35.00
*Contents of safe deposit boxes are not FDIC or Bank insured. Boxes are located at most branch locations and sizes available may vary.	
Stop Payment, all items including ACH & bill pay <sup>1</sup> .....	\$30.00
Sweep Transaction Fee - Overdraft Protection Transfer from a Deposit Account, Per transfer <sup>1</sup> .....	\$5.00
Wire Transfer Fees:	
Domestic:	
Incoming .....	\$15.00
Outgoing .....	\$28.00
International:	
US Dollar Incoming .....	\$15.00
US Dollar Outgoing .....	\$40.00
Foreign Currency Incoming .....	\$0.00
Foreign Currency Outgoing .....	\$25.00
Wire Trace Fee .....	\$30.00

1. This fee does not apply to Premium Checking Account customers.
2. Other financial institutions (that are not part of the SUM<sup>®</sup> program) may impose a surcharge for ATM use. The surcharge will be refunded on Premium Checking account types up to \$15.00 per statement cycle.
3. 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. You will not be charged more than one (1) Overdraft Fee per item. We have no obligation to notify you if we honor, pay, return or decline an item or transaction for a non-sufficient available balance.
4. Refer to Overdraft Line of Credit Agreement for more details.
5. Premium Checking Customers receive 50% off the annual fee.
6. \$20 discount off the Box Rental Fee for Premium Checking customers. Limited to one discount per Premium Checking account.

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

