

ACCOUNT SUMMARY

Effective 01/21/2025

Membership Share - \$5.00 Par Value



	DIVIDEND BEARING	MINIMUM BALANCE TO AVOID SERVICE FEE	MONTHLY SERVICE FEE	QUALIFIERS FOR HIGHER APY ¹
VERVE OWNERSHIP SHARE ACCOUNT²	Balances of \$100.00	None	No	None
VERVE ESSENTIAL CHECKING (BankOn Certified)	No	None	No	None Note: No Checking Writing, No Fees, No Standard Overdraft Privilege (Courtesy Pay), No Overdraft Protection Plus (Opt In) for debit card.
VERVE ESSENTIAL SAVINGS	Yes	None	No	Bundled Verve Essential Checking with monthly aggregate ACH direct deposits totaling \$250 or greater, valid email address, and enrolled in and receive eStatements.
VERVE PREMIER CHECKING	Yes	\$2,000 combined deposit account average daily balance ³ or Verve credit card holder	\$5	Verve Premier Checking with monthly aggregate ACH direct deposits totaling \$500 or greater, valid email address, and enrolled in and receive eStatements. In addition, up to \$10 in ATM surcharge refunds per month.
VERVE PREMIER SAVINGS	Balances of \$500	None	No	Bundled Verve Premier Checking with monthly aggregate ACH direct deposits totaling \$500 or more, valid email address, and enrolled in and receive eStatements.
VERVE OPTIMUM CHECKING	Yes Tiered Rates	\$10,000 combined deposit account average daily balance ³ or Verve credit card holder	\$15	Verve Optimum Checking with monthly aggregate ACH direct deposits totaling \$1,000 or greater, valid email address, and enrolled in and receive eStatements. In addition, up to \$15 in ATM surcharge refunds per month.
VERVE OPTIMUM MONEY MARKET	Balances of \$5,000 Tiered Rates	None	No	Bundled Verve Optimum Checking with monthly aggregate ACH direct deposits totaling \$1,000 or more, valid email address, and enrolled in and receive eStatements.
NAME YOUR SAVINGS	Balances of \$100	None	No	None
PICK YOUR PAYOUT	Balances of \$100	None	No	None
IRA MONEY MARKET	Balances of \$100	None	No	None
HEALTH SAVINGS ACCOUNT (HSA)	Balances of \$100	None	No	None

¹ APY = Annual Percentage Yield

² \$5 Par Value maintained for Membership.

³ Daily Deposit Balances include all savings, money markets, and checking accounts. Share Certificates are not included.