

4% APY

SPECIAL RATE
OF INTEREST *

ELEVATE YOUR CHECKING.

*ANNUAL PERCENTAGE YIELD ON
BALANCES UP TO \$25,000 UNTIL
OCTOBER 31ST, 2025

Member
FDIC



BANK OF
OAK RIDGE

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Minimum Balance to open the account: You must deposit \$50 to open this account. **Rate Information:** This account is an interest-bearing account. The interest rate and annual percentage yield (APY) will vary based on the following qualifications: fifteen (15) debit card purchases, and one (1) direct deposit that posts per month. If these qualifications are met, the account will earn the higher promotional interest rate as shown on the Rate Sheet. If qualifications are not met, the account will earn the lower interest rate as shown on the Rate Sheet. The interest rate and APY may change at our discretion, at any time and without notice, however during the promotional period, the interest rate and APY will not change. The promotional rate on this account is 4.00% APY up to \$25,000.00. The promotional period begins on the first date of the initial deposit and will end on October 31, 2025. Interest begins to accrue on the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be calculated at a simple interest rate and will be credited to your account monthly. Simple interest rate is calculated on the principal sum, not compounded on earned interest. Accrued Interest will not be paid upon closing. **Balance Information:** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the collected balance in the account each day. Daily Collected Balance is the current daily ledger balance less the amount of any checks deposited that are in the process of being collected. **Fees and Limitations:** There is a monthly Elevate service fee of \$10.00 for this account. In order to avoid the monthly Elevate service fee, you must maintain a monthly average balance of \$5,000.00. The monthly average balance is the total amount of the daily closing balances in your account divided by the number of days in the month. Other services or features added to the account will be charged according to the current Bank of Oak Ridge Miscellaneous Fees Schedule. **Additional Details:** The promotional rate is exclusively for new money. New money is funds not currently on deposit with Bank of Oak Ridge. Rate is current from the date of issue, 4/1/2025. Please contact a Bank of Oak Ridge team member if you have additional questions. This promotional offer may change at our discretion, at any time and without notice.