



NEVADA STATE BANK | Business Money Market Sweep Account

This disclosure only summarizes features of this account. For additional terms governing your account, please see the Deposit Account Agreement. Current copies of the Deposit Account Agreement are available at any branch or online at www.nsbank.com. Information current as of 08/20/2020.

Account Opening	
Business Checking Account Required	A primary business checking account (any type) is required to open a business money market sweep account to sweep funds to and from, (see Account Usage below)
Monthly Maintenance Fee	\$10
Paper Statement Service	\$0 There is no charge for mailed paper statements or online eStatements

Account Usage	
Sweep Functionality	<p>The Business Money Market Sweep Account must be linked to a business checking account. Each client will set a maximum balance and a minimum balance associated with the linked checking account on the required Sweep Authorization Form.</p> <p>Excess funds will automatically transfer (sweep) to the Business Money Market Sweep Account when the balance in the linked checking account goes above the maximum balance.</p> <p>Funds in the Business Money Market Sweep Account will automatically transfer (sweep) back into the checking account when the balance in the linked checking account drops below the minimum balance specified for the account, (see excessive withdrawal limits below).</p>
Excessive Withdrawal Fee	<p>\$25 for each withdrawal after six (6) per monthly statement cycle</p> <p>There is a limit of six (6) withdrawals in a monthly statement cycle if the withdrawals are by check, debit card, or pre-authorized, made by telephone, or made by an online or mobile transfer of funds. If you make more than six limited withdrawals in a statement cycle, you may incur a fee for each excess withdrawal. However, you may make an unlimited number of withdrawals from your account in person, by ATM, or by mail.</p>
Checks	Checks are not provided or permitted for use with the Business Money Market Sweep Account.

Interest and Payment	
Earns Interest	<p>Yes - This product has a variable interest rate</p> <p>Your interest rate and annual percentage yield (APY) may change at our discretion at any time. The APY assumes that interest paid remains in the account. A withdrawal will reduce earnings. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the collected balance in your account each day.</p> <p>Interest compounds daily and will be credited to your account monthly. If you close your account before interest is credited, you will not receive accrued interest. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash (checks).</p> <p>See the Nevada State Bank Deposit Product Rate Sheet for details.</p>

Overdraft Services

Overdraft Protection	Does not apply.
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How Deposits and Withdrawals Work

Deposit Funds Availability <i>(When funds deposited to your account are generally available)</i>	Cash deposited: Next business day Check deposited: Next business day generally, unless a hold is placed Direct Deposit and Wire Transfer: Same business day We may place a hold on funds you deposit in your account by check. If we do, a portion of the funds will generally be available to you the first business day after the day of deposit. Depending on the type of check you deposit, the remainder of the funds may not be available to you until the second day after the day of deposit or even later. We will generally tell you at the time you deposit a check if a portion of the funds from the check will not be available to you the business day after the day of deposit. We will also tell you when those funds will be available. For determining the availability of funds deposited by check, every day is a business day, except Saturdays, Sundays, and federal holidays. The end of a business day varies by banking center. See your Deposit Account Agreement for additional details.
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Additional Disclosures

Amendments	These terms and your Deposit Account Agreement are subject to change with such notice as required by law. See your Deposit Account Agreement for details.
Other Fees	Please see the applicable fee schedule for service fees not listed.
Dispute Resolution Agreement	Except for accounts opened with the Amegy Division, disputes are subject to binding Arbitration if the Jury Waiver is not enforced. See your Deposit Account Agreement for details.