



Requirements:

- **Clients must be 12 years of age or younger to qualify. This account will revert to an F&M Dream Big Savings on the client's 13th birthday.**
- Must be registered student at Burlington, West Burlington, Notre Dame, or Great River Christian School.
- Must show proof of registration to open account.
- Account must have at least one transaction per year.
- Withdrawals over \$5.00 require a guardian to be present.

Minimum to Open Account:

You must deposit \$5.00 to open this account.

Maximum Weekly Deposit:

You may only deposit \$25.00 per week into this account.

Interest Rate:

The interest rate for your account is 2.00% with an annual percentage yield of 2.02%.

Rate Information:

Your interest rate and annual percentage yield may change.

Frequency of Rate Changes:

We may change the interest rate on your account at any time.

Determination of Rate:

At our discretion, we may change the interest rate on your account.

Compounding and Credit Frequency:

Interest will be compounded every quarter. Interest will accrue daily and will be credited to your account every quarter.

Daily Balance Computation Method:

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

Accrual of Interest of Noncash Deposits:

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Farmers & Merchants Bank & Trust

221 Jefferson Street • Burlington, IA • 319-754-2265 • fmbanktrust.bank/kidsbank

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