

Lake City Bank wants you to understand how your Business Preferred Money Market account works. Please review the following information about the features and fees associated with your account. If you have any questions, please contact our One Call Center at (888) 522-2265.

Requirements to Open	\$5,000 minimum deposit of funds not currently on deposit with Lake City Bank				
Monthly Maintenance Fee	\$10				
How to Avoid the Monthly Maintenance Fee	Maintain a \$5,000 average collected balance				
Restriction	No debit card access				
Introductory Bonus Rate	This account earns an additional 0.50% on the APY for the first 6 months the account is open and then will revert back to the applicable standard APY rate.				
Annual Yield Disclosure These interest rates and Annual Percentage Yields (APYs) are accurate as of and may be changed at any time without prior notice. Call (888) 522-2265 for more information.	Balance Tier	Introductory Interest Rate	Introductory APY	Standard Interest Rate	Standard APY
	up to \$4,999.99	0.51%	0.51%	0.01%	0.01%
	\$5,000 - \$49,999.99	0.51%	0.51%	0.01%	0.01%
	\$50,000 - \$99,999.99	0.55%	0.55%	0.05%	0.05%
	\$100,000 - \$499,999.99	0.55%	0.55%	0.05%	0.05%
	\$500,000 - \$4,999,999.99	0.65%	0.65%	0.15%	0.15%
	\$5,000,000+	0.65%	0.65%	0.15%	0.15%
Interest Payment	<ul style="list-style-type: none"> Interest is compounded monthly and paid on the collected balance. The interest rate/APY of the highest tier reached by the collected balance will be paid on the entire collected balance. 				
Deposited Check Fee	\$0.25 per check after 50 checks deposited per statement cycle				
Number of Accounts Allowed	Only one Business Preferred Money Market account is allowed per tax ID number.				

For additional rules and fees associated with your account, see Business Checking Accounts Terms and Conditions and Business Administrative Charges Disclosure. Fees may reduce earnings.