TRUTH IN SAVINGS
Premium Business Money Market

Shore United Bank
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(877)758-1600
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ELIGIBILITY REQUIREMENTS. You must maintain a Premium Business Checking account to open a Premium Business Money Market account. If you do not maintain a Premium Business Checking account, we may change the interest rates and terms of your Premium Business Money Market. We will provide a change in terms notification at least thirty (30) days in advance of the effective date of the change.

New money is required to be deposited to open the Premium Business Money Market account to receive all terms described in this disclosure. New money is defined as funds not currently on deposit at Shore United Bank.

RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account. Your account has a premium interest rate feature. You will be paid this interest rate for six (6) months.

Tier	Daily Balance Range	Premium Interest Rate	Interest Rate	Annual Percentage Yield (APY)
1	Equal to or greater than $ 25,000.00 but less than $ 100,000.00	3.63 %	0.38 %	2.03 %
2	Equal to or greater than $ 100,000.00 but less than $ 250,000.00	3.63 %	1.63 %	2.66 %
3	Equal to or greater than $ 250,000.00 but less than $ 500,000.00	3.63 %	2.38 %	3.05 %
4	Equal to or greater than $ 500,000.00 but less than $ 1,000,000.00	3.63 %	2.38 %	3.05 %
5	Equal to or greater than $ 1,000,000.00 but less than $ 1,500,000.00	3.63 %	2.63 %	3.18 %
6	Equal to or greater than $ 1,500,000.00	3.63 %	2.88 %	3.31 %

Your interest rate and annual percentage yield may change.

Determination of Rate. The interest rate will be determined by the daily balance in the account. The index rate shall be the Effective Federal Funds Rate (index) as posted on https://www.newyorkfed.org/markets/reference-rates/effr

Premium interest rate period of six (6) months:

The premium interest rate will be equal to the index.

After the end of the premium interest rate period of six (6) months:

When the account balance is equal to or greater than $1,500,000 the interest rate will be equal to the index minus 0.75%.
When the account balance is less than $1,500,000 and equal to or greater than $1,000,000 the interest rate will be equal to the index minus 1.00%.
When the account balance is less than $1,000,000 and equal to or greater than $500,000 the interest rate will be equal to the index minus 1.25%.
When the account balance is less than $500,000 and equal to or greater than $250,000 the interest rate will be equal to the index minus 1.25%.
When the account balance is less than $250,000 and equal to or greater than $100,000 the interest rate will be equal to the index minus 2.00%.
When the account balance is less than $100,000 and equal to or greater than $25,000 the interest rate will be equal to the index minus 3.25%.
When the account balance is less than $25,000 the account will not earn interest.

Frequency of Rate Changes. We may change the interest rate on your account every day.

Limitations on Rate Changes. The interest rate for your account will never be less than 0.000%. The interest rate for your account will be subject to the minimum rates described below.

The minimum interest rate will be determined by the daily balance in the account.

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When the account balance is equal to or greater than $1,500,000 the minimum interest rate will be 0.50%
When the account balance is less than $1,500,000 and equal to or greater than $1,000,000 the minimum interest rate will be 0.30%
When the account balance is less than $1,000,000 and equal to or greater than $500,000 the minimum interest rate will be 0.20%
When the account balance is less than $500,000 and equal to or greater than $250,000 the minimum interest rate will be 0.10%
When the account balance is less than $250,000 and equal to or greater than $100,000 the minimum interest rate will be 0.10%
When the account balance is less than $100,000 and equal to or greater than $25,000 the minimum interest rate will be 0.10%
When the account balance is less than $25,000 the account will not earn interest.

COMPOUNDING AND CREDITING. Interest will be compounded daily and will be credited to your account monthly . If you close your account before interest is credited, you will receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit $25,000.00 to open this account.

You must maintain a minimum daily balance of $25,000.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee may be assessed against your account if you have not made a deposit or withdrawal from the account for one year. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed in the following order: First we will process items submitted electronically or any electronic transfers, then checks cashed by our employees or that you have written to us, finally, any additional items will be paid from lowest to highest dollar amount. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees. We use the Actual (Ledger) Balance method as described in your Business Deposit Account Agreement to determine if there are insufficient funds in your account.

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

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 09/01/2026 . To obtain the current rate(s) and annual percentage yield information, please call (877)758-1600.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

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