

A photograph of two men fishing in a lake. The man on the left is wearing a tan hat and a blue shirt, smiling. The man on the right is wearing a grey hat and a blue shirt, looking towards the water. A fishing rod is visible in the background. The image has a blue overlay.

PERSONAL BANKING

**YOUR  
SUCCESS  
MATTERS  
HERE.**

*Welcome to*



**Highland Bank**

*Together, we will create  
a stronger and more resilient  
institution that is committed  
to your financial well-being.*

We are delighted to share news that will have a positive impact on your banking experience. Effective August 18, 2023, Highland Bank and Boundary Waters Bank will merge, uniting our strengths, expertise, and forward-thinking commitment to providing exceptional financial services.

As a valued customer of Boundary Waters Bank, we recognize and appreciate the trust you have placed in your bank over the years. The merger of our organizations is designed to enhance your banking experience with an expanded range of products and services, along with a wider, welcoming network of eight combined branch locations and ATMs to serve you more conveniently.

At Highland Bank, we are proud of our rich heritage of serving the community for over 80 years. Our dedication to personalized service, financial stability, and community involvement aligns with the history of Boundary Waters Bank, and the values you have come to expect from them. Together, we will create a stronger and more resilient institution that is committed to your financial well-being.

This merger offers us exciting opportunities to get to know you, and to contribute even more to the communities we're part of. We are committed to maintaining the high standards of service you have come to expect, and will uphold the Boundary Waters Bank standard of excellence and personal, friendly service to meet your financial needs. And every step of the way, we will strive to make this transition seamless and hassle-free for your household.

Within this packet and in the coming weeks, we will provide you with more detailed information about the merger and any necessary steps you may need to take. We understand that you might have questions or concerns, and we encourage you to reach out to us at 1-877-457-1305 or visit our website at [highland.bank/welcome-boundarywaters](https://highland.bank/welcome-boundarywaters). Our dedicated customer service team will be available to address any queries you have throughout this transition process.

On behalf of the entire Highland Bank team, I want to express our sincere appreciation for your trust and loyalty. We look forward to welcoming you to Highland Bank and to a mutually rewarding banking relationship. Together, we will embark on an exciting journey of growth, innovation, and financial success.

Thank you for your trust and support,

Sincerely,



A handwritten signature in black ink, appearing to read "Troy Rosenbrook".

**Troy Rosenbrook**  
President  
Highland Bank



A handwritten signature in black ink, appearing to read "Sarah Kolek".

**Sarah Kolek**  
CEO/President  
Boundary Waters Bank

For your convenience, we have tried to consolidate our communications to one welcome packet per household. However, if you have business relationships or different primary names or mailing addresses on your accounts, you may receive separate mailings.





# LET'S START AT THE BEGINNING:

On December 14, 2022, Highland Bancshares, the parent holding company of Highland Bank announced that it had acquired Boundary Waters Bank with plans to merge in late 2023. Fast forward, and we are now preparing for the conversion of accounts, which will complete the merger of the organizations under the Highland Bank name. The conversion will take place after the close of business on August 18 through the weekend, and you will be a Highland Bank customer when we open on August 21.

## MORE ABOUT HIGHLAND BANK

Founded in 1943, Highland Bank is a privately held, community bank, bringing value to both business and personal banking customers as trusted advisors. Highland Bank has been a fixture in the Twin Cities for over 80 years. With this merger, we proudly expand to operate eight branch locations, enhanced by technology and a robust online presence.

## WHAT TO EXPECT DURING CONVERSION?

We are committed to making this transition as seamless as possible, but there may be unexpected things that require your attention. We ask that you carefully review the information we are providing here and encourage you to reach out if you have questions when your accounts change on August 21. We have extra staff on deck to help our new customers during this conversion, but know that you may encounter some longer wait times during this peak period.

## WHERE CAN I GET HELP?

If you have questions after you review the information in this welcome packet, please reach out to us for assistance. Our branches are happy to help, or you can contact Customer Service Monday through Friday from 8:00 am to 5:00 pm at 1-877-457-1305. You can also find information at [highland.bank/welcome-boundarywaters](https://highland.bank/welcome-boundarywaters).

## INSIDE YOUR WELCOME PACKET

### Eight Highland Bank Locations to Serve You

#### Timeline

#### Managing Your Account

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#### Digital Banking

Online and Mobile Banking

eStatements

Bill Pay

#### ATM & Debit Cards

#### Account Details

Mortgages and Consumer Loans

Certificates of Deposit (CD)

IRA Savings Accounts

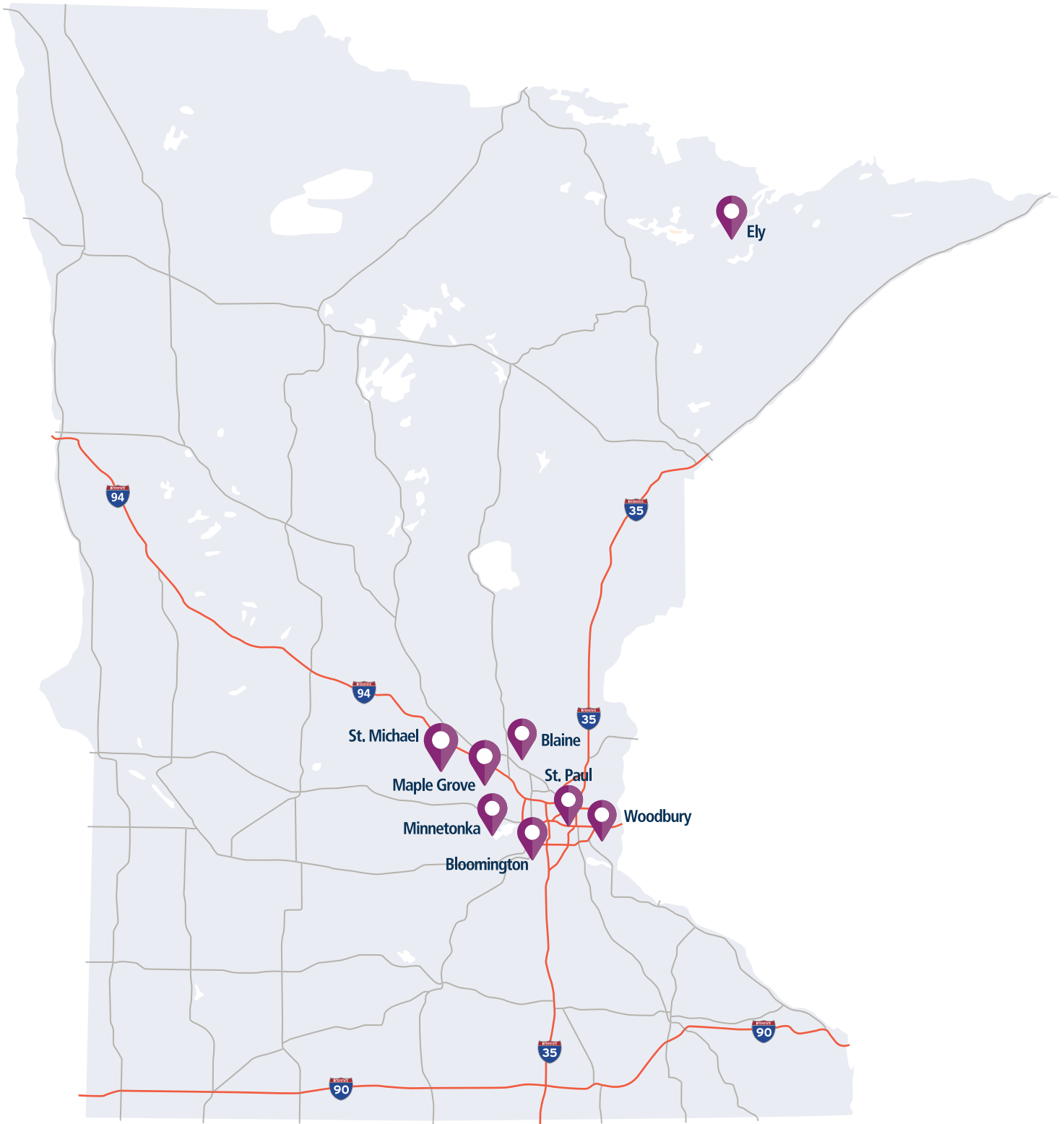
Safe Deposit Boxes

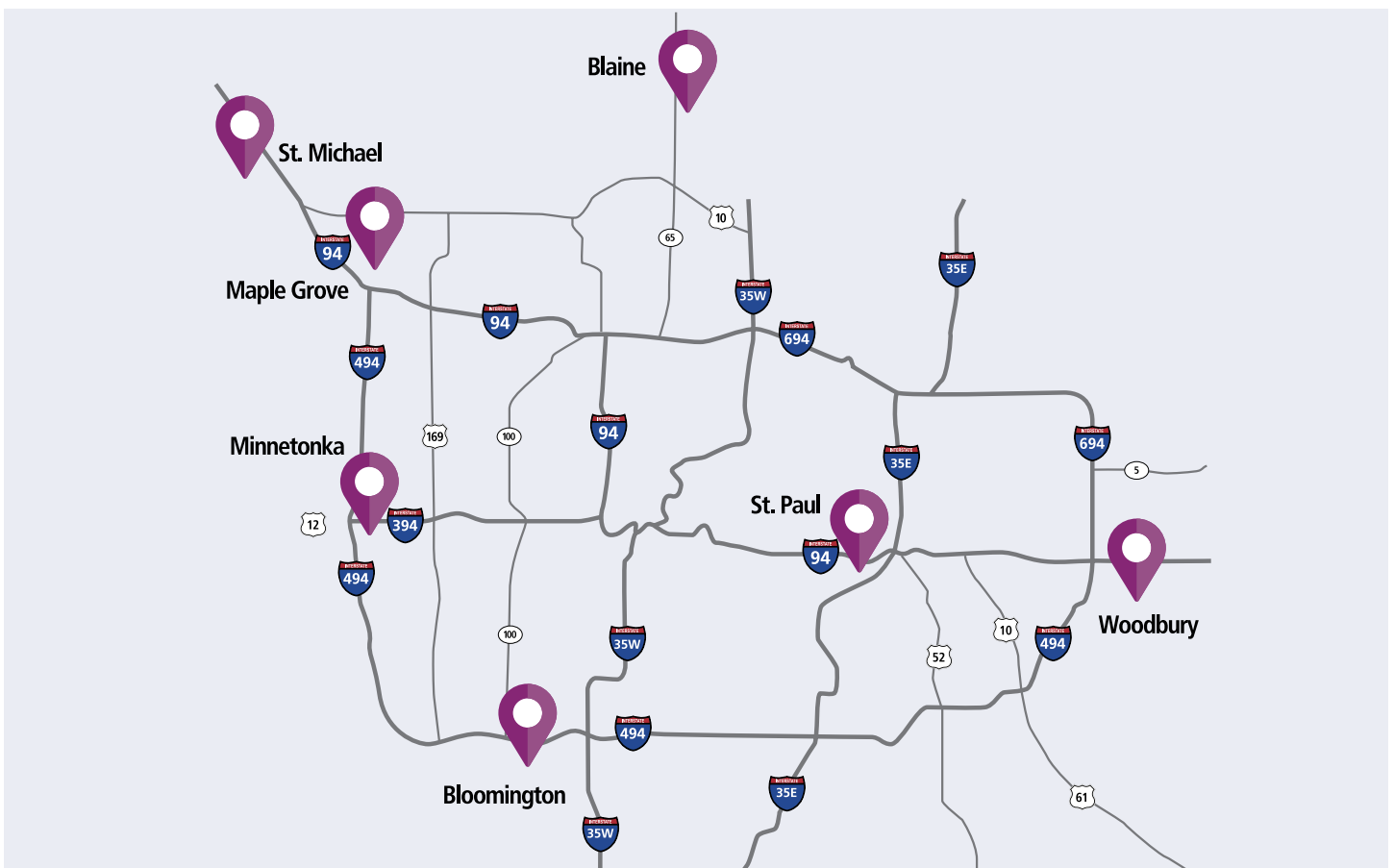
#### Personal Checking

#### Personal Savings

# EIGHT HIGHLAND BANK LOCATIONS TO SERVE YOU

We are more than bankers. We are your neighbors and work hard to be your trusted advisors. We help our customers develop an understanding of their resources and select those that get them where they are going. Visit us at one of our eight locations, and we will show you why our commitment to building long-term relationships and providing excellent service has helped us stand out since 1943.





## BLAINE

11800 Aberdeen Street NE,  
Suite 120  
Blaine, MN 55449

**Ph:** (763) 862-9962

### Lobby

M-F 9:00 am to 4:00 pm  
Saturday Closed

## ELY

601 East Sheridan Street  
Ely, MN 55731

**Ph:** (218) 365-6181

### Lobby

M-F 9:00 am to 5:00 pm  
Saturday Closed

### Drive Up

M-F 8:30 am to 5:00 pm  
Saturday Closed

## MINNETONKA

1700 Plymouth Road, Suite A  
Minnetonka, MN 55305

**Ph:** (952) 544-2444

### Lobby

M-F 9:00 am to 5:00 pm  
Saturday Closed

### Drive Up

M-F 8:30 am to 5:30 pm  
Saturday 9:00 am to noon

## ST PAUL

2100 Ford Parkway  
St Paul, MN 55116

**Ph:** (651) 698-2471

### Lobby

M-F 9:00 am to 5:00 pm  
Saturday Closed

### Drive Up

M-F 8:30 am to 5:30 pm  
Saturday 9:00 am to noon

## BLOOMINGTON

5270 West 84th Street,  
Suite 100  
Bloomington, MN 55437

**Ph:** (952) 921-2275

### Lobby

M-F 9:00 am to 5:00 pm  
Saturday Closed

### Drive Up

M-F 8:30 am to 5:30 pm  
Saturday 9:00 am to noon

## MAPLE GROVE

13250 Grove Drive, Suite 1  
Maple Grove, MN 55369

**Ph:** (763) 420-3039

### Lobby

M-F 9:00 am to 5:00 pm  
Saturday Closed

### Drive Up

M-F 8:30 am to 5:30 pm  
Saturday 9:00 am to noon

## ST MICHAEL

113 Central Avenue East  
St Michael, MN 55376

**Ph:** (763) 497-2131

### Lobby

M-F 9:00 am to 5:00 pm  
Saturday Closed

### Drive Up

M-F 8:30 am to 5:30 pm  
Saturday 9:00 am to noon

## WOODBURY

2230 Eagle Creek Lane, Suite A  
Woodbury, MN 55129

**Ph:** (651) 436-3220

### Lobby

M-F 9:00 am to 5:00 pm  
Saturday Closed

### Drive Up

M-F 8:30 am to 5:00 pm  
Saturday Closed



# TIMELINE

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## What to expect before August 18

### Early August

#### Debit/ATM Cards

- Expect to receive your new Visa Debit or ATM card(s). You can continue to use your current card(s) through August 20. You can activate your new card on August 21.
- Recurring payments/credits will need to be reestablished with your new card number.

### Week of August 14

#### Bill Pay

- On Monday, August 14, the Boundary Waters' Bill Pay site will be down beginning at 7:00 am through the remainder of the conversion. No new consumer Bill Pay accounts can be established in the Boundary Waters system.
- Single, one-time payments
  - Must be scheduled prior to August 14 and have a due date of August 18 or earlier.
- Recurring payments
  - Previously established recurring payments will continue as scheduled.
  - Newly established recurring payments must be created prior to August 14 and have a payment date of August 21 or later.
- Established payees will convert to the Highland Bank Bill Pay account.
- Six months of history will transition from the Boundary Waters Bill Pay to the Highland Bank Bill Pay. If you require more historical transaction information, download and save your payment history before August 14.

## What to expect conversion weekend, August 18-20

### Friday, August 18

- Blaine Boundary Waters Branch closes at 4:00 pm. Ely and Woodbury Branches will close at 5:00 pm.
- Boundary Waters Online Banking access will be disabled beginning at 5:00 pm.
- Statements: All deposit accounts will receive a final paper statement from Boundary Waters Bank. No final eStatement will be produced. Online access will be disabled beginning Friday, August 18 at 5:00 pm. To ensure you have a record of your Boundary Waters statements, download or print any statements you need prior to this time.
- Mobile access will be disabled beginning Friday, August 18 at 3:00 pm.
- Remove the Boundary Waters app from your mobile device.

### Saturday and Sunday, August 19 – 20

- All Boundary Waters branches will be closed.
- Continue using your Boundary Waters ATM and debit card(s) for purchases, and at ATMs.
- Boundary Waters cards will be inactive beginning midnight August 20.



## After conversion, beginning August 21

### Banking Service Locations

- Boundary Waters locations will open as Highland Bank with regular business hours.
- All Boundary Waters ATMs will open as Highland Bank ATMs.

### ATM and Debit Cards

- Activate and begin using your new Highland Bank card(s).
- Cut up or shred your Boundary Waters Bank card(s) once you have completed your first successful transaction using your new Highland Bank card(s).
- Update any automatic or recurring charges you were paying with your Boundary Waters Debit card to your new Highland Bank card number.
- Highland Bank ATM and debit cards will be accepted at all Highland Bank ATMs free of charge beginning August 21.
- Download the Highland Bank app to access card controls for your new card(s).

### Online and Mobile Banking (Personal Accounts only)

- On Monday, August 21, Personal Online Banking users will be able to log into Online Banking using their current user ID. Passwords will default to the last 4 digits of your SSN (Social Security Number) and you will be prompted to change at first log in.
- If you are currently enrolled in eStatements at Boundary Waters Bank, you will continue to be enrolled once you log into Highland Bank Online Banking.
- Download the Highland Bank Mobile app on your mobile device.

### Checks

- As long as you have not been notified that your account number has changed,
- You may continue using your current checks.
  - You may continue using your Home Equity Line of Credit checks.

### Account Statements

- Your new checking account statement cycle will begin on the 20th of each month, beginning September 20. Applicable monthly service charges will appear and accrued interest will be paid, if applicable. Combined statements will cycle on the 20th of each month, beginning September 20.
- Your savings account statement cycle will remain on the last business day of each month, beginning August 31\*. Applicable monthly service charges will appear and accrued interest will be paid, if applicable.

\*Certain savings account products cycle quarterly or annually. Please refer to the enclosed General & Truth in Savings Disclosures booklet for details.

# MANAGING YOUR ACCOUNT

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## ACCOUNT NUMBERS

Many customers will be able to keep their same account numbers. If your account number changes, we will have notified you by mail. And, if you do receive a new account number, we will contact any sources of direct deposit and recipients of automatic payments to notify them of the change. Please confirm that your information has been updated with them after the August 18 conversion date.

## ROUTING NUMBER

The bank routing number for your account(s) will change to the Highland Bank routing number, **091916378**, on Monday, August 21. Please do not use this number before that date.

## CHECKS AND CHECKING ACCOUNTS

If you have a personal checking account, you are welcome to continue to use your Boundary Waters checks until you run out, as long as you have not been notified that your account number has changed. The routing number will be redirected to Highland Bank automatically.

For more information about your new checking account, refer to pages 13 and 14 as well as the General & Truth in Savings Disclosures booklet where you will find the details related to your new terms and conditions.

## DIRECT DEPOSIT

If you have an existing direct deposit to your Boundary Waters Bank account, it will transfer to your new Highland Bank account. Beginning Monday, August 21, we will monitor direct deposit transactions and notify senders that your routing number has changed to 091916378. Some companies may require that the change notification comes from you. In these cases, please confirm that your information has been updated with your direct deposit senders.

If a company does not respond to our Notification of Change request, you may also hear from us to request that you contact them directly to make the change.

## AUTOMATIC/RECURRING PAYMENTS AND TRANSFERS

Your Bill Payee information, as well as any future-dated and recurring payments set up in your Boundary Waters accounts prior to August 14 will automatically transfer to your Highland Bank account.

On or after August 21, confirm with your direct deposit sources as well as any recipients of automatic payments (including subscriptions and utilities) that they have updated their records with your Highland Bank routing number 091916378.

Already established internal account to account transfers will automatically transfer to your Highland Bank accounts.

## INTERNATIONAL CHECK PROCESSING

Canadian items will continue to be accepted. Funds availability may be subject to delay consistent with Highland Bank's funds availability policy. Acceptance will NOT be available through ATM or Mobile Deposit.

For information regarding fees, please refer to the General & Truth in Savings Disclosures booklet.

## TELEPHONE BANKING

Call our automated Telephone Banking system to check your account balance, transfer funds, make loan payments and more – 24 hours a day, 7 days a week. You can establish access to Telephone Banking on or after August 21 by calling 952-854-4884 and following the prompts. Please note that you will need your account number to set up Telephone Banking.

# DIGITAL BANKING

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## ONLINE & MOBILE BANKING

### Accessing your New Highland Bank Online Account

If you currently use Boundary Waters Bank Online Banking, you will be able to access Online Banking at Highland Bank at 8:00 am on Monday, August 21.

Online Banking customers will be able to continue to use their current User ID, but the passwords will default to the last 4 of your personal SSN (Social Security Number). You will be required to select a new password during your sign on process to safeguard your information. After your initial login to your Highland Bank Online Banking account, please verify that all of your account information has transferred over successfully. Please contact Customer Service if you have concerns.

If you are accustomed to using payment systems such as Popmoney and External Transfer (TransferNOW), we have services that will be available to support your transactions going forward. Please contact Customer Service or a banker for assistance.

Don't currently have Online Banking? You can sign up for instant access after conversion by visiting [www.hIGHLAND.BANK](http://www.hIGHLAND.BANK) and looking for the "Enroll Now" link in the top left of the home page.

### Accessing your Boundary Waters Online Account

Beginning 5:00 pm on August 18, Boundary Waters Bank Online will be disabled. Mobile Banking will be disabled on August 18 at 3:00 pm.

Please plan ahead and print or save any account history that you need prior to August 18.

All deposit accounts will receive a final paper statement, which will be mailed and will reflect any transactions from your last statement through August 18. No final eStatement will be produced.

## ESTATEMENTS

eStatements are electronic copies of your account statements that you can quickly view online, search, save and print. We recommend that you download or print any of your Boundary Waters Bank statements prior to Friday, August 18.

If you are currently enrolled in eStatements at Boundary Waters Bank, you will continue to have access to eStatements for your new accounts through Highland Bank Online Banking. Eighteen months of eStatement history will transfer to your account, provided the account number did not change.

Final Boundary Waters Bank paper statements will be mailed and will reflect any transactions from your last statement through August 18.

## BILL PAY

Please verify your payee and payment information transferred to the Highland Bank Bill Pay after conversion on August 21 to ensure your payments continue as expected.

Payees and scheduled payments you have established by 7:00 am August 14 will automatically transfer over to Highland Bank Bill Pay on August 21. Items scheduled for payment on or before Friday, August 18 will be processed by Boundary Waters Bill Pay. Items scheduled after Friday, August 18 will be processed by Highland Bank.

Please note: You will not be able to make any changes or cancel payments between 7:00 am August 14 and 8:00 am August 21. Any updates and new payments will need to be completed through Highland Bank Bill Pay starting August 21.



## ATM & DEBIT CARDS

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If you have a Boundary Waters Bank ATM or debit card you will automatically receive a Highland Bank ATM or Visa debit card in the mail in early August. For mailing safety, cards are delivered in plain white envelopes with no identifying information. Watch for this mailing and take care not to accidentally discard it. Instructions for activating the card and selecting a PIN are included with the card mailer.

Continue to use your Boundary Waters Bank ATM or debit card through August 20. On August 21 you can activate and begin to use the Highland Bank replacement card. Once you have completed your first successful transaction with your new card, we recommend you shred your Boundary Waters Card.

Highland Bank daily withdrawal limits are set at \$500 for ATM transactions, and \$2,500 for debit card purchases. Cards may be used anywhere you see the VISA or PLUS symbols.

**ATM Access:** For your convenience, Highland Bank has partnered with MoneyPass® and NYCE Network to expand our ATM surcharge-free network. In addition to the surcharge-free ATMs at all of our Highland Bank locations, cardholders have access to thousands of ATMs nationwide. Just look for the MoneyPass® logo on the ATM, or visit the MoneyPass, ATM Locator website or the NYCE ATM Locator website to find an ATM nearest you.

Beginning Monday, August 21 Boundary Waters Bank ATMs will be converted to Highland Bank ATMs. As ATMs convert there may be a brief period of service interruption.

**Mobile Wallet:** Your Highland Bank Debit Card can be added to your Apple Pay®, Google Pay™ or Samsung Pay™ digital wallet for single-touch payment.



# ACCOUNT DETAILS

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## MORTGAGES AND CONSUMER LOANS

Your rates, terms, and payment due date will remain the same. If you receive billing notices/statements by mail and your payment date is August 30 or later, your information will be sent by Highland Bank. You can make your loan payment by mail, in person at any of our locations, within Online or Mobile Banking from an existing Boundary Waters Bank checking or savings account, or by setting up an automatic payment from any bank account. If you currently have an automatic payment set up, it will automatically transfer to Highland Bank.

If you currently have a Boundary Waters Bank coupon book, you may continue to utilize this for your loan payments to Highland Bank.

If your payment was established using External Transfers within Boundary Waters Bank's online banking system (TransferNOW), this service will no longer be available. You may establish payments using one of the methods identified above.

If you currently use checks with your home equity line of credit, you may continue to do so.

### Overdraft Protection – Highland Reserve

If you currently have a Ready Reserve line of credit tied to your checking account, it will convert to a Highland Reserve line of credit. Changes to your Ready Reserve Credit Agreement will be mailed to accountholders with this service separately.

Insufficient Funds Transfer: Connect another Highland Bank checking or savings account to automatically transfer to cover overdrafts. After August 21, visit a Highland Bank location near you or contact Customer Service to sign up.

## CERTIFICATES OF DEPOSIT (CD)

Your existing rates and terms will remain the same until the CD matures. Upon maturity, your CD will renew at a Highland Bank standard term. A notice of the new term will be mailed 10 days prior to maturity. The rate for each renewal term will be determined by Highland Bank on or just before the renewal date. You may contact Customer Service shortly before the maturity date to inquire on the interest rate and/or the renewal term. At the time of maturity, you have 10 calendar days to change the renewal term or cash in the CD. Interest Checks are not offered by Highland Bank.

## IRA SAVINGS ACCOUNTS

Your IRA Savings account rate structure will change. Refer to the enclosed General & Truth in Savings Disclosures booklet for details. You will continue to receive an annual statement and interest activity can be viewed through Online Banking. Highland Bank also offers fixed rate, standard term IRA CDs.

## SAFE DEPOSIT BOXES

Your Safe Deposit Box terms and annual rental amount will remain the same. Beginning August 21, rent notices will be sent by Highland Bank.

# PERSONAL CHECKING

BOUNDARY WATERS CHECKING	will become	HIGHLAND BANK CHECKING
Superior Checking		Highland Checking
Superior Checking < age 18*		Student Checking
Traditional Checking		Highland Checking
Silver & Gold Checking		Highland Checking
NOW Checking		Interest Checking

To find your current account type, please refer to your most recent bank statement.



## Highland Checking

No frills. Just the essentials — a checking account that is great for those with basic banking needs.



## Interest Checking

Get all the freedom of a flexible checking account while putting your money to work, earning monthly compounding interest.



## Student Checking

A checkless account with mobile access and no minimum balance, developed to fit young scholars' banking needs.



## Banking that Fits Your Life

Every Highland Bank checking account comes with the convenience of our Digital Banking suite, which combines traditional Online Banking services with our Highland Bank mobile banking app.



Personal Checking Accounts			
	HIGHLAND CHECKING	INTEREST CHECKING	STUDENT CHECKING
Designed for	The essentials to meet basic banking needs	Earning interest on your checking balance	Checkless account for students ages 13 - 24
Minimum to Open	\$100	\$100	\$50
Interest <sup>(1)</sup>	N/A	Yes	N/A
Minimum Average Daily Balance to Earn Interest	N/A	\$1,000	N/A
Minimum Daily Balance to Avoid Monthly Service Charge	N/A	\$1,000	N/A
Monthly Service Charge	None	\$12	None
Check Printing	Standard fees apply for all products.		
Debit Card <sup>(2)</sup>	Free	Free	Free
Free ATM Transactions	On premise, MoneyPass®, and NYCE Network of ATMs only.	On premise, MoneyPass®, and NYCE Network of ATMs only.	On premise, MoneyPass®, and NYCE Network of ATMs only. Or up to \$15 in ATM refunds <sup>(3)</sup>
Highland Reserve <sup>(4)</sup>	\$25 annual fee	\$25 annual fee	N/A
Other Benefits	Free Digital Banking, Zelle®, Account Alerts, Free Cashier's Checks age 55+	Free Digital Banking, Zelle®, Account Alerts, Free Cashier's Checks age 55+	Checkless Banking, free Digital Banking, Zelle®, Account Alerts

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

<sup>(1)</sup> The interest rate and annual percentage yield (APY) may change weekly at Bank's discretion. Interest will be compounded and paid monthly. We use the average daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the available principal in the account each day.

<sup>(2)</sup> Foreign transaction fees, surcharges and international transaction fees may apply.

<sup>(3)</sup> Up to \$15 in ATM refunds per calendar month.

<sup>(4)</sup> Subject to credit approval.



## PERSONAL SAVINGS

### BOUNDARY WATERS SAVINGS

*will become*

### HIGHLAND BANK SAVINGS

Outfitter Money Market < \$10,000 Avg Balance\*

Money Market Savings

Outfitter Money Market > \$10,000 Avg Balance\*

Premier Money Market Savings

Superior Savings < \$200 Avg Balance\*

Basic Savings

Superior Savings > \$200 Avg Balance\*

Statement Savings

Savings

Basic Savings

Outfitter Savings < \$10,000 Avg Balance\*

Money Market Savings

Outfitter Savings > \$10,000 Avg Balance\*

Premier Money Market Savings

IRA Savings

IRA Money Market Savings

Roth Savings

Roth IRA Money Market Savings

*To find your current account type, please refer to your most recent bank statement.*

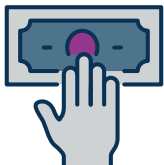


## Personal Savings Accounts

	BASIC SAVINGS	STATEMENT SAVINGS
Minimum to Open	\$50	\$200
Minimum Average Daily Balance to Earn Interest <sup>(1)</sup>	\$200	\$0
Compounding and Crediting of Interest	Annually	Quarterly
Minimum Daily Balance to Avoid Monthly Service Charge	\$50 Average monthly available balance	\$200
Monthly Service Charge	\$3	\$3
Statement Cycle Combined Statements Available	Monthly / Combined statements	Quarterly
ATM Card <sup>(2)</sup>	Not Available	Free

<sup>(1)</sup>The interest rate and annual percentage yield (APY) may change weekly at the Bank's discretion. We use the average daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the available principal in the account each day. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash deposits (for example, checks deposited into your account).

<sup>(2)</sup> Foreign transaction fees and surcharges apply. Subject to approval.



### Basic Savings Account

Our most basic account to help you take the first step toward growing your savings.



### Statement Savings Account

Deposit money, keep it safe, and withdraw funds, all while earning interest.



### Banking that Fits Your Life

We have several personal savings account options to meet both your immediate and future needs, while helping you achieve your personal savings goals.

# PERSONAL SAVINGS *Continued*

Personal Savings Accounts		
	MONEY MARKET SAVINGS	PREMIER MONEY MARKET SAVINGS
Minimum to Open	\$1,000	\$10,000
Minimum Average Daily Balance to Earn Interest <sup>(1)</sup>	\$0 – 999.99 \$1,000 +	\$0 – 9,999.99 \$10,000 – 24,999.99 \$25,000 – 49,999.99 \$50,000 – 99,999.99 \$100,000 – 249,999.99 \$250,000 – 999,999.99 \$1,000,000 – 2,499,999.99 \$2,500,000 – 4,999,999.99 \$5,000,000 +
Compounding and Crediting of Interest	Monthly	Monthly
Minimum Daily Balance to Avoid Monthly Service Charge	\$1,000	\$10,000
Monthly Service Charge	\$10	\$15
Statement Cycle Combined Statements Available	Monthly	Monthly
ATM Card <sup>(2)</sup>	Free	Free

<sup>(1)</sup> The interest rate and annual percentage yield (APY) may change weekly at the Bank's discretion. We use the average daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the available principal in the account each day. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash deposits (for example, checks deposited into your account).

<sup>(2)</sup> Foreign transaction fees and surcharges apply. Subject to approval.



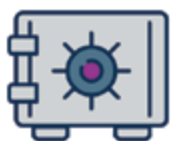
## Money Market Savings Account

Monthly compounding interest and tiered rate structure that rewards you for higher balances.



## Premier Money Market Savings Account

Step up to tiered interest rates that reward you for higher balances.



## IRA Money Market Savings

A flexible option for retirement savings.

## Roth IRA Money Market Savings

A savings alternative specifically for Roth account funds.





highland.bank | 1-877-457-1305

