

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$25,000.00	0.010%	0.01%
2	Equal to or greater than \$25,000.00 but less than \$100,000.00	0.030%	0.03%
3	Equal to or greater than \$100,000.00 but less than \$250,000.00	0.050%	0.05%
4	Equal to or greater than \$250,000.00 but less than \$500,000.00	0.090%	0.09%
5	Equal to or greater than \$500,000.00 but less than \$1,000,000.00	0.100%	0.10%
6	Equal to or greater than \$1,000,000.00	0.120%	0.12%

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account. A Minimum Balance Fee of \$10.00 will be imposed every statement cycle if the average daily balance for the statement cycle falls below \$25,000.00.

The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**PROCESSING ORDER.** Transactions may not be processed in the order in which they occurred, and the order in which transactions are received and processed by Burke & Herbert Bank can affect the total amount of overdraft fees you incur. 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.

**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.** Transfers from a Money Market account to another account or to third parties by preauthorized, automatic, computer or telephone transfer are limited to six per monthly statement cycle. A fee will be assessed for transfers totaling more than six per statement cycle.

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