

Momentum Money Market

A Money Market Account for those building a healthy financial future.

Earn **3.00%** APY
on balances from 1¢ to \$14,999.99;
0.01% APY on balances \$15,000+

*A blended annual percentage yield results when balances meet or exceed \$15,000.**

- Safety and security with FDIC Insurance
- Liquidity of Funds and Guaranteed Returns
- Automatic transfers from checking to Momentum Money Market
- No monthly maintenance fee when \$5,000 daily account balance is maintained (\$10 fee if not met)
- Must enroll and be able to receive statements (\$7.95 Paper Statement Fee if not met)[†]
- Must have and maintain an active Personal Checking Account with Blackhawk Bank.^{††}

Blackhawk Bank *The advice you need for the life you want.*

608.364.8911 | 800.209.2616 | www.blackhawkbank.com | Bank-by-Phone: 888.769.2600

MEMBER FDIC  EQUAL HOUSING LENDER

Rates are accurate as of April 7, 2023: 2.96% Interest Rate - 3.00% APY (Annual Percentage Yield) paid on 1¢- \$14,999.99; 0.01% Interest Rate - 0.01% APY on all amounts \$15,000 and above. A blended annual percentage yield results when balances meet or exceed \$15,000. One (1) Momentum Money Account per Social Security Number.

*Tier 1: An interest rate of 3.00% will be paid on the portion of your daily balance that is between \$.01 and \$14,999.99. The Annual Percentage Yield for this tier is 3.00%. Tier 2: An interest rate of .01% will be paid on the portion of your daily balance that is \$15,000 or greater. The Annual Percentage Yield for this tier will range from 3.00% to 1.131%. 2nd Tier APY range is calculated assuming a maximum balance of \$25,000 and blending the below cap rate with the above cap rate.

The interest rates and annual percentage yields for this account are variable and may change at any time at the bank's discretion before or after the account is opened. Call 800-209-2616 for current interest rate and annual percentage yield information. Interest is compounded and credited to your account every month. We use the daily balance computation method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Accrual of interest on non-cash items (checks, for example) begins no later than the day we receive credit for the deposit of non-cash items. The minimum balance to open a Momentum Money Account is \$5,000.00. There is no monthly maintenance fee if you maintain a minimum daily balance of \$5,000.00. A monthly maintenance fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below

\$5,000 any day of the cycle.

Check printing fee depends on the style selected; fees may reduce earnings.

[†] Must enroll in, and be able to receive, the electronic delivery of your Momentum Money Market Account statements within 30 days of account opening. Failure to enroll within 30 days of account opening or if you do not maintain this requirement will result in a \$7.95 Paper Statement Fee for each statement cycle without electronic statements for your Momentum Money Market Account.

^{††} Must have an active checking account or establish an active checking account with Blackhawk Bank to qualify for this product. An active personal checking account is one that has direct deposit of payroll, pension, or social security or has at least four bill pay or ACH debits per statement cycle.

Payment Order of Items - The order in which items are presented may affect the total fees to your account. These transaction types are generally paid in the following order: Zelle debits, ATM and debit card transactions, on-us checks cashed at the bank or written to us, ACH items and other electronic transfers, including preauthorized, telephone-initiated, or other electronic transfers, and checks. Multiple items posting on the same business day for the same type will be paid by low to high dollar amount, with the exception of checks, which are paid by check number, low to high.

Revised 4.7.2023