

Monad Account Conversion Chart

If you now have:	You will change to:
Share Savings Prime Time Club Teen Club Super Savers Christmas Club Vacation Club Non-Member	Regular Savings <ul style="list-style-type: none"> • Earn 0.10% APY dividend on your entire balance • Open with only \$25 • No monthly fees • Easily move funds to and from your checking account
Share Drafts (Checking)	Sequel Checking <ul style="list-style-type: none"> • No minimum balance required after opening an account • No monthly fees • 24/7 access to funds via ATMs, online and mobile app • Free eStatements, online banking, and bill pay • Connect a Numerica savings account or line of credit to protect against overdraft (Overdraft Protection) • Earn 1.35% APY on balances up to \$25,000 when monthly requirements* are met • Score discounts on loans • ATM Fees refunded up to \$25 per month • If you already have a Numerica Sequel Checking account, then your Monad checking account will be converted to a Free Checking Account at Numerica
Johnny Appleseed	Kids Club <ul style="list-style-type: none"> • Helps kids 12 and under learn the ropes of financial health • Club punch cards earn \$5 • Quarterly newsletter • Birthday treat • Open with only \$5 • Earn 0.10% APY dividend on your entire balance • No monthly fees
Traditional IRA	Traditional IRA
Roth IRA	Roth IRA
Coverdell ESA	Coverdell ESA

*Qualifiers to earn dividends on Sequel Checking include any combination of 12 transactions of \$5 or more on your Sequel account debit card or credit card transactions under the same member account (excluding transactions at ATMs), one Online Banking login per month, e-Statements with a valid email address, and one electronic withdrawal, deposit or transfer of at least \$100 each month (excludes transfers to/from Numerica shares or loans). If the account requirements are not met, the rate will be 0.00% Annual Percentage Yield (APY). Requirements are calculated for each calendar month. Fees may reduce earnings on account.