



## Understand Your Bremer Bank Money Market

	Money Market	Money Market Premier	Money Market Reserve	IRA Money Market	IRA Money Market Premier
<b>Minimum to Open</b>	\$1,000	\$10,000	\$250,000 new money <sup>1</sup>	\$1,000	\$10,000
<b>Monthly Service Fee</b>	\$10	\$10	\$25	\$0	\$0
<b>Monthly Minimum Balance to Avoid Monthly Service Fee</b>	\$1,000 daily balance	\$10,000 average daily collected balance <sup>2</sup>	\$250,000 average daily collected balance <sup>2</sup>	\$0	\$0
<b>MoneyPass<sup>®</sup> ATM Fee</b>	\$0	\$0	\$0	\$0	\$0
<b>Non-Money Pass ATM Fee</b>	Non-MoneyPass ATMs may impose fees and surcharges. You may also be charged a fee by the ATM operator or any network used, and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer.				
<b>Transaction Limitations and Excess Withdrawal Transaction Fee</b>	Six (6) withdrawals or transfers from your account are allowed per calendar month or statement analysis cycle of at least four (4) weeks <sup>3</sup> \$10.00 for each withdrawal or transfer transaction in excess of six (6) per calendar month or statement analysis cycle of at least four (4) weeks. <sup>4</sup>				
<b>IRA Transfer Fee</b>	\$50 to transfer IRA funds out of Bremer				
<b>Check Printing Fee</b>	Varies on check style/design				

## Interest Calculation Compounding and Crediting

<b>Interest Calculation Method</b>	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.
<b>Interest Accrual</b>	Interest begins to accrue no later than the business day we receive credit for the deposit of checks and other noncash items.
<b>Interest Compounding and Crediting Frequency</b>	Interest will be compounded and credited to your account every month.
<b>Variable Interest Rate Information</b>	<ul style="list-style-type: none"> <li>Your interest rate and annual percentage yield may change.</li> <li>The interest rate is determined at the bank's discretion.</li> <li>We may change the interest rate on your account at any time.</li> <li>Refer to the Consumer Deposit Account Rate Sheet for specific interest rate information.</li> </ul>

## Overdraft Fees<sup>5</sup>

Bremer Bank defines the term “overdraft fee” to include fees assessed for overdrafts, insufficient funds, and unavailable funds. Our overdraft notices will contain one of these three terms depending on whether the account has items paid (overdraft), returned (insufficient), or held (unavailable). In each case the \$35 fee will apply.

<b>Overdraft Fee</b>	\$35 each time you use your account when you do not have enough money in it. There is a limit of \$140 on the amount of overdraft fees that may be assessed per day. If your account balance is overdrawn by \$5 or less at the end of the business day there is no fee.
<b>Continuous Overdraft Fee</b>	\$25 each time your account is overdrawn for five business days. You will be charged this fee on the sixth business day even if your account is overdrawn by \$5 or less.
<b>Automatic Transfer Advantage Fee</b>	\$10 per transfer when you enroll in Automatic Transfer Advantage (funds are automatically transferred from an enrolled account to cover an overdraft).

## ATM and Everyday Debit Card Transaction Overdraft Choices<sup>5</sup>

Choose how Bremer Bank handles your ATM and everyday debit card transactions **at merchant locations** when you don't have enough money available in your account. Regardless of which option you choose, you may also want to add Automatic Transfer Advantage to your account if you are eligible.

**Option 1:** Choose opt-in coverage if you want Bremer Bank to approve and pay your ATM and everyday debit card transactions, at our discretion, when you don't have enough money in your account. Overdraft fees will apply.

**Option 2:** If you do not opt-in for ATM and debit card coverage, Bremer Bank will NOT approve and pay your ATM and everyday debit card transactions when you don't have enough money available in your account. Since your transactions will be declined, overdraft fees will not apply.

Member FDIC

<sup>1</sup> New money required. May not include transferred funds from existing Bremer Bank deposit account.

<sup>2</sup> Average daily collected balance does not include deposited funds that are uncollected.

<sup>3</sup> **Federal Regulation D limits certain types of withdrawals and transfers from a savings or money market account to a combined total of six (6) per calendar month or statement analysis cycle of at least four (4) weeks:**

**Limited by Regulation D:** Federal Regulation D restricts the number of “convenient” transfers or withdrawals via savings or money market accounts to no more than six (6) per calendar month or statement analysis cycle of at least four (4) weeks.

“Convenient” transfers and withdrawals for purposes of this limit are:

- preauthorized transfers,
- automatic transfers (including but not limited to transfers from a saving or money market account to another account or for overdraft protections, or for direct bill pay)
- transfers and withdrawals initiated by telephone, fax, online banking, e-mail or mobile banking
- Debit card purchases and transfers made by check, at an ATM, wire transfer, ACH, debit card, or other similar order made by you and payable to third parties.

If we determine that you are exceeding the limits on more than an occasional basis, we will either convert your account to a transaction account that you are eligible to maintain or close your account.

<sup>4</sup> **Bremer Bank charges an excess withdrawal transaction fee on any combination of Regulation D transactions listed above and the following transactions when you exceed six (6) in a calendar month or statement analysis cycle of at least four (4) weeks.**

- ATM transfers to your accounts at Bremer
- automatic payments to Bremer loans and lines of credit or to third parties
- checks/drafts cashed, or savings withdrawals, in branch or electronically from your savings or money market account
- ATM withdrawals.

<sup>5</sup> Applies to overdrafts created by check, in-person, withdrawal, ATM withdrawal (unless precluded) or other electronic means. We do authorize and pay overdrafts for checks and other transactions using your checking account number. We do not authorize and pay overdrafts for the following types of transactions unless you ask us to: ATM transactions, debit card transactions (contact your banker for more information). We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

For additional fee information, see the Personal Fee Schedule. To obtain Annual Percentage Yield disclosures, see the Consumer Deposit Account Rate Sheet. For more details or information about your account, see the Personal Account Agreement, contact your banker, call 800-908-2265, or visit Bremer.com.