



FINANCE FACTORS

SAVINGS • CDs • MORTGAGES

ADDENDUM AND ADDITIONAL DISCLOSURES FOR FINANCE FACTORS eSAVINGS ACCOUNTS

DEPOSIT ACCOUNT AGREEMENT. This Addendum is part of the master Deposit Account Agreement that was provided to you as part of opening your account.

MINIMUM OPENING DEPOSIT. A minimum opening deposit and balance of \$100 is required. The \$100 opening deposit must be electronically transferred from a financial institution other than Finance Factors.

INTEREST CREDITING AND COMPOUNDING. Interest is credited to your account and compounded on a monthly basis (each calendar month). Interest rate is subject to change at any time without notice.

FEES. Balances below the minimum \$100 opening deposit will earn .10% for each day the balance is below the minimum and a \$15 monthly service fee will be charged to the account for each month that the account is below the minimum balance at any time during the month. A \$50 early closing fee will be charged if the account is closed within 90 days of opening.

OTHER RESTRICTIONS. The eSavings Account is available to State of Hawaii residents only. eSavings Account is a special product that's only available to Finance Factors Online Services users.

APPLICATIONS. Applicants must submit a complete eSavings account application to Finance Factors. Finance Factors will not complete eSavings accounts applications on behalf of any applicants. If an eSavings account application remains incomplete for more than thirty (30) calendar days, Finance Factors reserves the right to cancel the incomplete application.

SIGNATURE CARD. When you have occasion to visit a branch, you may be asked to complete a signature card.



Member FDIC
NMLS #449916

DEP-8 (8/18)