

# Spectrum Express Money Market Account

MEMBER  
FDIC

<b>Minimum Opening Deposit</b>	\$2,500
<b>Maximum Opening Deposit</b>	\$250,000 for individual accounts \$500,000 for joint accounts
<b>Minimum Daily Balance</b>	None
<b>Interest Bearing</b>	Yes, tiered
<b>Transaction Fee</b>	\$3.00 fee for transactions processed on this account at a staffed branch. <sup>1</sup> There will be a \$3.00 fee per month for paper statements.
<b>Withdrawal Restrictions</b>	Limited to six (6) preauthorized automatic, telephone or online transfers per month. <sup>2</sup>
<b>ATM Fee</b>	<ul style="list-style-type: none"><li>• Unlimited free transactions at all <b>BankFinancial</b> owned ATMs</li><li>• ATM Anywhere<sup>3</sup></li><li>• ATM surcharge fee reimbursement up to six (6) per month</li></ul>
<b>Built-in Features</b>	<ul style="list-style-type: none"><li>• Free ATM Card</li><li>• Free Online Banking</li><li>• Free Bank-to-Bank Funds Transfer Service<sup>4</sup></li><li>• Free Savings Sweep to Spectrum Express Checking<sup>4</sup></li></ul>

<sup>1</sup> The fee will not apply to transactions and services that cannot be completed through an electronic channel or at an Express Branch.

<sup>2</sup> \$10 per occurrence fee if account does not comply with withdrawal restrictions.

<sup>3</sup> Plus any fee imposed by the owner of the other terminal or network.

<sup>4</sup> Subject to withdrawal restrictions.

Account must be opened at a **BankFinancial** Express Branch. Subject to change at any time without notice.