

Secured Visa Savings



This disclosure only summarizes the features of this account. For additional terms governing your account, please see the Deposit Account Agreement. Current copies of the Deposit Account Agreement are available at any branch or online at www.nbaz.com. Information current as of April 6, 2024.

Account Opening and Usage	
Minimum deposit needed to open account	\$50
Monthly Service Fee	\$0
Paper Statement Service <i>(Applies to statements that are printed and mailed)</i>	\$0 for statements printed and mailed. In addition, there is no charge for eStatements if you opt out of paper statements through online banking.
Account Restrictions	This account is used as collateral for the Secured Visa Credit Card. Withdrawals from this account are not permitted and the account cannot be closed until the Secured Visa Credit Card is closed. At the time of closure of the Visa Secured Credit Card, any outstanding balance, finance charges, or fees will be settled using funds from the Visa Secured Savings account.
Overdraft Fees, Practices and Services	
Overdraft Practices and Services	Customers are required to keep these accounts free of overdraft. No overdraft protection is allowed.
Interest and Payment	
Earns Interest	Yes - This product has a variable interest rate. See the National Bank of Arizona Deposit Products Rate Sheet for details. Interest compounds daily and will be credited to your account monthly . If you close your account before interest is credited, you will not receive accrued interest. Interest begins to accrue no later than the business day we receive credit for the deposit of checks. See your Deposit Account Agreement for more information on how interest accrues.
Additional Disclosures	
Amendments	These terms and your Deposit Account Agreement are subject to change. We will notify you of changes in advance as required by law. See your Deposit Account Agreement for details.

- Variable interest rate:** Your interest rate and annual percentage yield (APY) may change at our discretion at any time without notice. The APY assumes that interest paid remains in the account. A withdrawal will reduce earnings. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the collected balance in your account each day. See your Deposit Account Agreement for more information on how interest is calculated using the "daily balance method."