



Savings - Truth in Savings

TRUTH IN SAVINGS DISCLOSURE

Effective Date: {today}

PERSONAL SAVINGS

General Information:

This disclosure contains rules governing your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

Interest: We reserve the right to at any time require not less than seven days notice in writing before any withdrawal from an interest bearing account. Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account daily. If bank interest rates change today, your interest rate and annual percentage yield may be different from the rates stated on this disclosure. To obtain the annual percentage yield disclosed you must maintain a minimum balance of \$0.01 in the account each day. Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest. We use the daily balance method to calculate the interest on your account. The method applies a daily periodic rate to the principal in the account each day. In the Money Market Savings, interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). In Regular Savings, interest begins to accrue the business day we receive the deposit of noncash items (for example, checks).

Additional Terms: You will be assessed a \$10.00 Excess Withdrawal fee for each transfer or withdrawal after six of the following transaction types in a month: Withdrawals or Transfers to another account of yours or to a third party by means of pre-authorized or automatic transfer, or made by telephone (including data transmission), computer, check, draft, debit card, or similar order (including POS transactions) to a third party. The fee will not apply to transactions made in person, at an ATM or by mail.

Money Market Savings

The interest rate for a Money Market Savings account depends upon the applicable rate tier.

If the daily balance is less than \$10,000, the interest rate paid on the entire balance in the account will be 0.25% with an annual percentage yield of 0.25%. If the daily balance is more than \$9,999.99, but less than \$50,000 the interest rate paid on the entire balance in the account will be 0.25% with an annual percentage yield of 0.25%. If the daily balance is more than \$49,999.99, but less than \$100,000 the interest rate paid on the entire balance in the account will be 0.25% with an annual percentage yield of 0.25%. If the daily balance is more than \$99,999.99, but less than \$250,000 the interest rate paid on the entire balance in the account will be 0.25% with an annual percentage yield of 0.25%. If the daily balance is more than \$249,999.99, the interest rate paid on the entire balance in the account will be 0.25% with an annual percentage yield of 0.25%.

You must deposit at least \$100 to open the account. To avoid a \$15.00 monthly service charge you must maintain a minimum daily balance of \$1,500.00 per month.

Regular Savings

If the daily balance is less than \$10,000, the interest rate paid on the entire balance in the account will be 0.05% with an annual percentage yield of 0.05%. If the daily balance is more than \$9,999.99, but less than \$50,000 the interest rate paid on the entire balance in the account will be 0.10% with an annual percentage yield of 0.10%. If the daily balance is more than \$50,000, the interest rate paid on the entire balance in the account will be 0.25% with an annual percentage yield of 0.25%.

You must deposit at least \$100 to open the account. To avoid a \$5.00 monthly service charge you must maintain a minimum daily balance of \$200.00 per month.