

## TRUTH IN SAVINGS DISCLOSURES: CIVIC CHECKING

**Variable Rate** - The interest rate for your account can be found on the rate sheet at [www.ccf.us](http://www.ccf.us). The interest rate and annual percentage rate may change.

**Determination of Rate** - At our discretion, we may change the interest rate on your account.

**Frequency of Rate Change** - We may change the interest rate on your account at any time.

### Compounding and Crediting

*Frequency.* Interest will be compounded every statement cycle. Interest will be credited to your account every statement cycle.

*Effect of closing on account.* If you close your account before interest is credited, you will not receive the accrued interest.

### Minimum Balance Requirements

*To open the account.* You must deposit at least \$25.00 to open this account

*To avoid imposition of fees.* A service charge fee of \$15.00 will be imposed for every statement cycle if the average daily balance for the statement cycle falls below \$500.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

*To obtain the annual percentage yield disclosed.* You must maintain a minimum balance of \$2,500.00 in the account each day to obtain disclosed annual percentage yield.

### Balance Computation Method

*Daily balance method.* We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of Interest on Noncash Deposits** - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

### Fees

Electronic Statements: No charge; Paper Statements: \$3.00 fee

See the Business Services and Fee Schedule for additional fees that may be assessed against your account.

### Transaction Limitations

You may not make ATM deposits into your account at any time.

### Additional Terms

Account is subject to approval.

A statement cycle is defined as a calendar month, unless the last day of the month falls on a non-business day. In this instance, the cycle will end on the last business day of the month and the next cycle will include the remaining days of the month.

A monthly cycle is defined as a calendar month unless the last day of the month falls on a non-business day. In this instance, the cycle will end on the last business day of the month and the next cycle will include the remaining days of the month. If the account becomes inactive with a balance of zero or below due to inactive, service or bad address fees, the account will be automatically closed.

Member FDIC.