



TRUTH IN SAVINGS DISCLOSURE: TRADITIONAL SAVINGS

Variable Rate

The interest rate for your account is 0.05% with an annual percentage yield of 0.05%. Your interest rate and annual percentage yield 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 - The interest on this account is compounded quarterly and paid quarterly

Effect of closing on account - If you close your account before interest is posted; you will not receive the accrued interest.

Minimum Balance Requirements

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

A service charge fee of \$5.00 will be imposed for every statement cycle if the average daily balance for the statement cycle falls below \$100.00. 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.

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

ATM withdrawal fee of \$2.00 for each ATM withdrawal that posts and settle to your account. The first five ATM withdrawals that post and settle per monthly cycle are free. Fees may be assessed by ATM owner/operator.

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

Transaction Limitations

During any monthly cycle, you may not make more than six (6) withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer or by check, draft, debit card, or similar order to a third party. We may impose an excessive activity fee for each transaction exceeding these limitations. See the Services and Fee Schedule for fee amount.

Additional Terms

Account is subject to approval.

A statement cycle is defined as a quarter of the calendar year unless the last day of the quarter falls on a non-business day. In this instance, the cycle will end on the last business day of the quarter and the next cycle will include the remaining days of the quarter. The statement cycle could be changed to monthly when combined with other account statements or when a monthly statement is otherwise required.

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

