

\$1,000.00

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Your account has no definite maturity date. To withdraw any or part of this deposit without penalty, we must receive at least _____ written notice from you of your intention to make a withdrawal. The notice must specify the exact amount and date of the intended withdrawal. Interest will no longer accrue after the withdrawal date specified in your notice on the amount specified in your notice. We may terminate this account by mailing a notice to you of our intention to terminate at least ten days before the termination date. The date of intended withdrawal of the last funds in the account, or the termination date, is considered to be the maturity date.

TIME DEPOSIT WITHDRAWAL LIMITATIONS:

Principal: _____

Interest: _____

Interest Timing: You can withdraw interest _____

EARLY WITHDRAWAL PENALTY:

A penalty may will be imposed for withdrawals before maturity. The penalty will be an amount equal to:

Seven days' interest on the amount withdrawn if the withdrawal is made within the first six days after the deposit.

180 days' interest on the amount withdrawn

90 days' interest on the amount withdrawn

30 days' interest on the amount withdrawn

90 days interest or 1% on the amount withdrawn whichever is greater.

The interest rate we will use to calculate the interest forfeiture will be: current rate of the certificate of deposit

We will charge the penalty first against any interest then in the account, and any excess will be deducted from the amount you withdraw.

If you withdraw some of your funds before maturity, the interest rate for the remaining funds in your account will be _____ % with an annual percentage yield of _____ %.

Minimum Balance Accounts. We reserve the right to treat any withdrawal which would reduce the balance remaining in the account below the required minimum initial deposit or minimum balance as a withdrawal of the entire account balance and calculate the amount of the penalty accordingly.

In certain circumstances, such as the death or incompetence of an account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

ADDITIONS TO ACCOUNT:

You may make no more than _____ deposits into your account each _____.

You may only make deposits into your account _____

You may make unlimited deposits into your account.

You may not make any deposits into your account until maturity.

The minimum amount you can deposit is \$ _____.

The maximum amount you can deposit is \$ _____.

RENEWAL POLICY:

Single Maturity: This account will not renew automatically at maturity. If you do not renew the account, _____

Automatic Renewal: This account will automatically renew at maturity.

You will have ten (10) days after the maturity date to withdraw funds without penalty.

Exceptions to Automatic Renewal: This account will not renew if you withdraw the funds on the maturity date or if we receive written notice from you on or before the maturity date of your intention not to renew.

There is no grace period following the maturity of this account to withdraw funds without penalty.

RENEWAL TERMS:

Same Term As Original: Each renewal term will be the same as the original term, beginning on the maturity date.

Different Term: Each renewal term will be _____, beginning on the maturity date.

RENEWAL INTEREST CALCULATION:

Same Interest Calculation: Interest will be calculated on the same basis as during the original term.

Different Interest Calculation: The interest rate will be the same rate we offer on new time deposits on the maturity date which have the same term minimum balance (if any) and other features.

BONUSES:

You will _____

as a bonus _____.

You must maintain a minimum _____ of \$ _____

to obtain the bonus.

To earn the bonus, _____

PRE-MATURITY NOTICE: Your account will mature on _____ . If the account renews, the new maturity date will be _____.

The interest rate for the renewed account will be _____ % with an annual percentage yield of _____ %.

The interest rate and annual percentage yield have not yet been determined. They will be available on _____.

Please call _____ to learn the interest rate and annual percentage yield for your new account.

ADDITIONAL TERMS: