## TRUTH IN SAVINGS DISCLOSURE FOR TIME ACCOUNTS

Terms following a apply only if checked.	$\square$ The interest rate will not be less than %
Acct: Certificate of Deposit	or more than %.
Acct#:	The interest rate will not
Date:	
X The interest rate and annual percentage yield stated below	the interest rate initially disclosed to you.
are accurate as of the date printed above. If you would like more	COMPOUNDING AND CREDITING:
current rate and yield information please call us at $ (800) \ 395 - 7827 $	Frequency Interest will be compounded at maturity
This disclosure contains the rules which govern 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 will be paid at maturity added back to the certificate  Mithdrawal of Interest Before Maturity. The annual
FIXED RATE:  The interest rate for your account is 2.98 % with	percentage yield assumes that interest remains on deposit until
, 	maturity. A withdrawal of interest will reduce earnings.
an annual percentage yield of 3.00 % . We will pay	Required Interest Distribution. This account requires the
this rate until first maturity	distribution of interest and does not allow interest to remain in
☐ The interest rate and annual percentage yield for your	the account.
account depend upon the applicable rate tier. We will pay	Effect on Closing an Account. If you close your account
these rates	before interest is credited, you will receive
_	the accrued interest.
	MINIMUM BALANCE REQUIREMENTS:
$\square$ The interest rate for your account is $\%$	To Open the Account. You must deposit at least
with an annual percentage yield of %.	\$1,000.00 to open this account.
Your interest rate and annual percentage yield may change.	To Obtain the Annual Percentage Yield Disclosed.
☐ The interest rate and annual percentage yield for your	You must maintain a minimum balance of
account depend upon the applicable rate tier. The interest	\$1,000.00 in the account each day to obtain
rate and annual percentage yield for these tiers may change.	the disclosed annual percentage yield.
Determination of Rate:	You must maintain a minimum average daily balance of
At our discretion, we may change the interest rate on	to obtain the disclosed annual
your account.  The interest rate for your account	percentage yield. 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.
	The period we use is
	BALANCE COMPUTATION METHOD:
☐ The fixed initial rate is not determined by this rule. ☐ The initial interest rate on your account	A 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.
	Average Daily Balance Method. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. 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.
Subsequent rates	The period we use is
	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).
Frequency of Rate Change:	Interest begins to accrue
☐ We may change the interest rate on your account	
☐ Your initial interest rate will not change	
	you deposit noncash items (for example, checks).
We may change the interest rate on your account at that time	MATURITY DATE:
and the reafter.	☐ Your account will mature on
Limitations on Rate Changes:	Your account will mature in 6 Months
☐ The interest rate for your account will not	We may accelerate the maturity or call this account, at our
by more than each	option,

Your account has no definite maturity date. To withdraw any	You may make unlimited deposits into your account.
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	The minimum amount you can deposit is \$
specify the exact amount and date of the intended withdrawal.  Interest will no longer accrue after the withdrawal date specified	The maximum amount you can deposit is \$
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:	RENEWAL POLICY:
Principal:	Single Maturity: This account will not renew automatically at
	maturity. If you do not renew the account,
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	Automatic Renewal: This account will automatically renew
Interest:	at maturity.
	You will have ten (10) days after the maturity date to withdraw funds without penalty.
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	Exceptions to Automatic Renewal: This account will not renew if you withdraw the funds on the maturity date or if we
Interest T.iming: You can withdraw interest	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.
EARLY WITHDRAWAL PENALTY:	RENEWAL TERMS:
A penalty X may Will be imposed for withdrawals before	Same Term As Original: Each renewal term will be the same
maturity. The penalty will be an amount equal to:	as the original term, beginning on the maturity date.
🗵 Seven days' interest on the amount withdrawn if the	Diffierent Tierm: Each renewal term will be
withdrawal is made within the first six days after the deposit.	, beginning on the maturity date.
☐ 180 days' interest on the amount withdrawn	RENEWAL INTEREST CALCULATION:
90 days' interest on the amount withdrawn	Same Interest Calculation: Interest will be calculated on the
30 days' interest on the amount withdrawn	same basis as during the original term.
🗵 90 days interest or 1%	Different Interest Calculation: The interest rate will be the
on the amount withdrawn	same rate we offer on new time deposits
whichever is greater.	on the maturity date which have the same
The interest rate we will use to calculate the interest	term minimum balance (if any) and other
forfeiture will be: current rate of the certificate of deposit	features.
certificate of deposit	BONUSES:
	☐ You will
We will charge the penalty first against any interest then in	as a honus
the account, and any excess will be deducted from the	as a bonus  You must maintain a minimum
amount you withdraw.	
If you withdraw some of your funds before maturity, the	to obtain the bonus.
interest rate for the remaining funds in your account will be	☐ To earn the bonus,
% with an annual percentage yield of	
%,	
Minimum Balance Accounts. We reserve the right to treat	PRE-MATURITY NOTICE: Your account will mature on
any withdrawal which would reduce the balance remaining in the account below the required minimum initial deposit or	If the account renews, the new
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.	maturity date will be
in Certain circumstances, such as the death or incompetence of	The interest rate for the renewed account will be
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.	% with an annual percentage yield of
may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.	%.
ADDITIONS TO ACCOUNT:	☐ The interest rate and annual percentage yield have not
You may make no more than deposits	yet been determined. They will be available on
into your account each	
You may only make deposits into your account	Please call to learn the interest rate and annual percentage yield for your new account.
	☐ ADDITIONAL TERMS: