

MONEY MARKET PREFERRED - TRUTH IN SAVINGS DISCLOSURE

Terms following a 🗵 apply only if checked. Acct:	ii .
Acct #:	Frequency of rate change
Date:	We may change the interest rate on your account
The interest rate and annual percentage yield stated below	weekly
are accurate as of the date printed above. If you would like more current rate and yield information please call us at 800-395-7827	☐ Your initial interest rate will not change
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	We may change the interest rate on your account at that time and thereafter.
singular includes the plural and the plural includes the singular.	Limitations on rate changes
We reserve the right to at any time require not less than	☐ The interest rate for your account will not
days notice in writing before any withdrawal from an interest bearing account.	by more thaneach
FIXED RATE	or more than%.
☐ The interest rate for your account is % with	The interest rate will not
an annual percentage yield of%. We will pay	the interest rate initially disclosed to you.
this rate We will not decrease this rate unless we first give you at	Minimum Balance Requirements
least 30 days notice in writing.	☑ To open the account. You must deposit at least
☐ The interest rate and annual percentage yield for your	\$ 25,000.00 to open this account.
account depend upon the applicable rate tier. We will pay	☐ To avoid imposition of fees.
these rates	To avoid the imposition of the service charge you
	must meeteither of the following requirements
We will not decrease these rates unless we first give you at	🔀 fee of \$ 20.00
least 30 days notice in writing.	will be imposed every month
∨ ARIABLE RATE	if the balance in the account falls below \$ 10,000.00
The interest rate for your account is % with	any day of the month
	⋈A fee of\$ 20.00
an annual percentage yield of	will be imposed everymonth
X The interest rate and annual percentage yield for your	if the average daily balance for themonth
account depend upon the applicable rate tier. The interest	falls below \$ 30,000.00 .The average daily balance is calculated by adding the principal in
rate and annual percentage yield for these tiers may change.	the account for each day of the period and dividing that figure
Determination of rate X At our discretion, we may change the interest rate on	by the number of days in the period. The period we use is
your account.	To avoid the imposition of the you
The interest rate for your account	
☐ The interest rate for your account	must meet following requirements: A of \$
	will be imposed for
The fixed initial rate is not determined by this rule.	
☐ The initial interest rate on your account	falls below \$any day of the
3	☐ A of \$
- H	will be imposed for
	transaction (withdrawal, check paid, automatic transfer or
Subsequent rates	payment out of your account) if the average daily balance for
Si Si	the falls helow

\$ The average daily balance is calculated by adding the principal in the account for each day of the	Transaction Limitations
period and dividing that figure by the number of days in the	☐ The minimum amount you may deposit is
period.	\$ ☐ The minimum amount you may withdraw is
The period we use is	\$
You must maintain a minimum balance of	During any
	you may not make more than
\$.01 in the account each day to obtain the disclosed annual percentage yield.	withdrawals or transfers to another account of yours or to a
You must maintain a minimum average daily balance of	third party by means of a preauthorized or automatic transfer or
to obtain the disclosed annual percentage yield. The average daily balance is calculated by	telephone order or instruction, computer transfer, or by check,
percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period	draft, debit card or similar order to a third party.
and dividing that figure by the number of days in the period.	
The period we use is	
Compounding and Crediting	<u> </u>
Example Frequency - Interest Will be	<u> </u>
Example of the second of the s	\$ <u></u>
Interest will be <u>Credited Monthly</u>	3 <u></u>
X 50 4 6 4 5	8
Effect of closing an account - If you close your account	F
before interest is credited, youWl'll	
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.	You may only makedeposits into your account each statement cycle.
Average Daily Balance Method. We use the average daily	Vou may only make ATM
balance method to calculate interest on your account. This	You may only makeATM
method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated	You may only make preauthorized transfers
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.	your account each statement cycle.
and dividing that rigure by the number of days in the period.	Additional Terms
The period we use is	THE FOLLOWING RATES APPLY TO THIS
Accrual of interest on noncash deposits	ACCOUNT:
Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example,	BALANCE RATE APY
checks).	\$0.00- \$24,999.99 0.02% 0.02%
	\$25,000.00- \$49,999.99 2.86% 2.90%
Interest begins to accrue	\$50,000.00 - \$99,999.99 2.86% 2.90% \$100,000.00 - \$2,499,999.99 2.95% 3.00%
business day after	\$100,000.00 - \$2,499,999.99 2.95% 3.00% \$2,500,000.00 & ABOVE 2.95% 3.00%
business day arcer	\$2,500,000.00 & ADOVE 2.3370 0.0070
you deposit noncash items (for example, checks).	OTHER TERMS, EXPLANATIONS, ETC.
Bonuses	YOU MAY MAKE NO MORE THAN SIX PREAUTHORIZED
You will	WITHDRAWALS, AUTOMATIC OR TELEPHONIC TRANSFERS,
	ON-LINE TRANSFERS, CHECKS, DRAFTS, AND DEBIT
as a bonus	CARD OR OTHER SIMILAR TRANSACTIONS FROM
Van anna ana antain a maintain anna	YOUR ACCOUNT PER MONTH.
of \$ to obtain the bonus.	
to obtain the bonus.	EACH PREAUTHORIZED TRANSFER ABOVE
To earn the bonus,	SIX (6) PER MONTH WILL BE CHARGED
2	A $$^{1}5.00$ FEE.
×	
	THE CONTINUED VIOLATION OF THE SIX PER
	MONTH LIMIT WILL RESULT IN EITHER THE
Truth in Savings Disclosure Bankers Systems ™	ACCOUNT BEING CLOSED OR THE FUNDS, WI, Helizon BE PLACED IN ANOTHER ACCOUNT.
Wolters Kluwer Financial Services © 1992, 2011	BE PLACED IN ANOTHER ACCOUNT. Page 2 of 2