

MONEY MARKET - TRUTH IN SAVINGS DISCLOSURE

erms following a 🗵 apply only if checked.			
.cct:	- 15 <u></u>		
cct #:	Frequency of rate change		
Date:	☑ We may change the interest rate on your account		
The interest rate and annual percentage yield stated below	daily		
re accurate as of the date printed above. If you would like more urrent rate and yield 1	Your initial interest rate will not change		
his disclosure contains the rules which govern your deposit count. Unless it would be inconsistent to do so, words and hrases used in this disclosure should be construed so that the	We may change the interest rate on your account at that time and thereafter.		
ingular includes the plural and the plural includes the singular.	Limitations on rate changes		
Ve reserve the right to at any time require not less than/ ays notice in writing before any withdrawal from an interest	☐ The interest rate for your account will not		
earing account.	by more thaneach		
<u></u>	☐ The interest rate will not be less than%		
FIXED RATE	or more than%.		
☐ The interest rate for your account is % with	The interest rate will not		
an annual percentage yield of	-2 - Vd		
	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	\$ 2,500.00 to open this account.		
account depend upon the applicable rate tier. We will pay	To avoid imposition of fees.		
	To avoid imposition of the Service charge you		
these rates	must meet <u>either of the</u> following requirements:		
We will not decrease these rates unless we first give you at least 30 days notice in writing.	🔀 service charge of \$ 8.00		
	will be imposed everymonth		
X VARIABLE RATE	if the balance in the account falls below \$ $2,500.00$		
☐ The interest rate for your account is % with	any day of the month		
an annual percentage yield of %. Your interest rate and annual percentage yield may change.	🔀 service charge of \$ 8.00		
rate and annual percentage yield may change.	will be imposed every <u>mo</u> nth		
X The interest rate and annual percentage yield for your	if the average daily balance for the month		
account depend upon the applicable rate tier. The interest	falls below \$ 7,500.00 The		
rate and annual percentage yield for these tiers may change.	average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure		
Determination of rate	by the number of days in the period.		
	The period we use ismonthly		
your account.	To avoid the imposition of theyou		
☐ The interest rate for your account	must_meetfollowing requirements:		
72	A		
	will be imposed for transaction (withdrawal, check paid, automatic transfer or		
The fixed initial rate is not determined by this rule.	payment out of your account) if the balance in the account		
☐ The initial interest rate on your account	falls below \$any day of the		
-			
	of \$		
	will be imposed for		
	transaction (withdrawal, check paid, automatic transfer or		
Subsequent rates	payment out of your account) if the average daily balance for		
	thefalls below		

\$ The average daily balance is calculated by adding the principal in the account for each day of the	Transaction Limitations		
by adding the principal in the account for each day of the period and dividing that figure by the number of days in the	\square The minimum amount you may deposit is		
period.	\$		
The period we use is	☐ The minimum amount you may withdraw is		
∑ You must maintain a minimum balance of	\$		
\$.01 in the account each day to obtain	you may not make more than		
the disclosed annual percentage yield.	withdrawals or transfers to another account of		
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	telephone order or instruction, computer transfe		
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.	draft, debit card or similar order to a third party.		
The period we use is			
0 10 10 10	W		
Compounding and Crediting	W		
compounded monthly	ή		
Interest will be credited monthly	7		
Effect of closing an account - If you close your account	6		
before interest is credited, youwill	70 <u></u>		
Balance Computation Method	W		
Daily Balance Method. We use the daily balance method to calculate the interest on your account. This method applies a	m		
daily periodic rate to the principal in the account each day.	☐ You may only makedeposits into you statement cycle.	ur account each	
Average Daily Balance Method. We use the average daily	You may only make ATM	200	
balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the	your account each statement cycle.		
account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period	You may only make preauth	orized transfers	
and dividing that figure by the number of days in the period.	your account each statement cycle.		
The maried we was is	Additional Terms THE FOLLOWING TIERED RATES APPL	·Υ	
The period we use isA Accrual of interest on noncash deposits	TO THIS ACCOUNT:		
— ·			
☐ Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).	BALANCE	RATE	APY
	\$0.00 - \$2,499.99	.01%	.01%
Interest begins to accrue	\$2,500.00 - \$9,999.99	.03%	.03%
no later than the	\$10,000.00 & ABOVE	.049%	.05%
second business day after	OFFICE CONTRACTOR OF THE		
you deposit noncash items (for example, checks).	OTHER TERMS, EXPLANATIONS, ETC.		
	YOU MAY MAKE NO MORE THAN SIX	DDFAIITHODT5	ZED
Bonuses	WITHDRAWALS, AUTOMATIC OR TELEPHONIC TRANS- FERS, ON-LINE TRANSFERS, CHECKS, DRAFTS, AND		
You will			
oo a banus	DEBIT CARD OR OTHER SIMILAR TR		11.5
as a bonus	FROM YOUR ACCOUNT PER MONTH.		
of \$			
to obtain the bonus.	EACH PREAUTHORIZED TRANSFER AB	OVE	
To earn the bonus,	SIX (6) PER MONTH WILL BE CHARGED		
	A \$15.00 FEE.		
	THE CONTINUED VIOLATION OF THE MONTH LIMIT WILL RESULT IN EIT		
Truth in Savings Disclosure Bankers Systems™	ACCOUNT BEING CLOSED OR THE FU		
Wolters Kluwer Financial Services © 1992, 2011	BE PLACED IN ANOTHER ACCOUNT.	Page 2 of 2	