

## 36 MONTH CERTIFICATE OF DEPOSIT - TRUTH IN SAVINGS DISCLOSURE

Ferms following a ☑ apply only if checked.	☐ The interest rate will not be less than %
Acct:	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	Frequency - Interest Will be
(800) 395-7827	compounded monthly
This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and otherses used in this disclosure should be construed so that the	Interest will be paid monthly added back to the certificate
singular includes the plural and the plural includes the singular.	☑ Withdrawal of Interest Before Maturity. The annua
X FIXED RATE:	percentage yield assumes that interest remains on deposit unti
In the interest rate for your account is 2.72 % with	maturity. A withdrawal of interest will reduce earnings.
an annual percentage yield of 2.75 %. We will pay	Required Interest Distribution. This account requires the
this rate unitil lifts 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 receive
	the accrued interest.
VARIABLE RATE:	MINIMUM BALANCE REQUIREMENTS:
☐ 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 your account.	\$to obtain the disclosed annua percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period
The interest rate for your account	and dividing that figure by the number of days in the period.  The period we use is
	BALANCE COMPUTATION METHOD:
	Daily Balance Method. We use the daily balance method to
☐ The fixed initial rate is not determined by this rule.☐ The initial interest rate on your account	calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
7	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
	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,
Francisco of Poto Change	checks).
Frequency of Rate Change:  We may change the interest rate on your account	☐ Interest begins to accrue
Your initial interest rate will not change	
3.49	you deposit noncash items (for example, checks).
We may change the interest rate on your account at that time	MATURITY DATE:
andthereafter.	Your account will mature on
Limitations on Rate Changes:	Your account will mature in 36 Months
☐ The interest rate for your account will not	We may accelerate the maturity or call this account, at our
hy more than	ontion

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.  **Principal:**  **Principal:**	You may make unlimited deposits into your account.  You may not make any deposits into your account unt 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 a
	maturity. If you do not renew the account,
	Automatic Renewal: This account will automatically renewal at maturity.
	X You will have ten (10) days after the maturity date to withdraw funds without penalty.
Interest Timing: You can withdraw interest	Exceptions to Automatic Renewal: This account will no renew if you withdraw the funds on the maturity date or if we receive written notice from you on or before the maturity date o your intention not to renew.  There is no grace period following the maturity of this
EARLY WITHDRAWAL PENALTY:	account to withdraw funds without penalty.  RENEWAL TERMS:
A penalty	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
The interest rate we will use to calculate the interest forfeiture will be: Current rate of the certificate of deposit	features.  BONUSES:  You will
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	as a bonus  You must maintain a minimum  of \$ to obtain the bonus.  To earn the bonus,
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 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 ax-deferred savings plan.  ADDITIONS TO ACCOUNT:  You may make no more than deposits into your account each	PRE-MATURITY NOTICE: Your account will mature on If the account renews, the new maturity date will be
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: