

## Truth in Savings Disclosure

Terms following a  apply only if checked.

Acct:

Acct #:

Date:

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at 855-773-8778 .

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.

**FIXED RATE**

The interest rate for your account is \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ %. We will pay this rate \_\_\_\_\_ . We will not decrease this rate unless we first give you at least 30 days notice in writing.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates

We will not decrease these rates unless we first give you at least 30 days notice in writing.

**VARIABLE RATE**

The interest rate for your account is \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ %. Your interest rate and annual percentage yield may change.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

**Determination of Rate.**

At our discretion, we may change the interest rate on your account.

The interest rate for your account

The fixed initial rate is not determined by this rule.

The initial interest rate on your account

Subsequent rates

**Frequency of Rate Change.**

We may change the interest rate on your account at any time without notice

Your initial interest rate will not change

We may change the interest rate on your account at that time and

thereafter.

**Limitations on Rate Changes.**

The interest rate for your account will not \_\_\_\_\_ by more than \_\_\_\_\_ each

The interest rate will not be less than \_\_\_\_\_ % or more than \_\_\_\_\_ %.

The interest rate will not \_\_\_\_\_ the interest rate initially disclosed to you.

## Minimum Balance Requirements

**To Open the Account.** You must deposit at least \$ 100 to open this account.

**To Avoid Imposition of Fees.**

To avoid the imposition of the maintenance charge you must meet the following requirements:

A maintenance charge of \$5.00 will be imposed every month if the balance in the account falls below \$500 any day of the month

A of \$ will be imposed every if the average daily balance for the falls below \$

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

To avoid the imposition of the you must meet following requirements:

A of \$ will be imposed for transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account falls below \$ any day of the

A of \$ will be imposed for transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for the falls below \$ . 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

**To Obtain the Annual Percentage Yield Disclosed.**

You must maintain a minimum balance of \$ in the account each day to obtain the disclosed annual percentage yield.

You must maintain a minimum average daily balance of \$ to obtain the disclosed annual 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

**To Maintain the Account.**

You must maintain a minimum balance of \$ in the account each day. If you do not maintain this minimum balance, your account may be frozen or closed.

You must maintain a minimum average daily balance of \$ in the account. If you do not maintain this minimum average daily balance, your account may be frozen or closed. 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

## Compounding and Crediting

**Frequency.** Interest will be compounded quarterly

Interest will be credited quarterly

**Effect of Closing an Account.** If you close your account before interest is credited, you will not receive the accrued interest.

### Balance Computation Method

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- 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. The period we use is

### Accrual of Interest on Noncash Deposits

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- Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).
- Interest begins to accrue

you deposit noncash items (for example, checks).

### Bonuses

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- You will \_\_\_\_\_ as a bonus \_\_\_\_\_ .  You must maintain a minimum \_\_\_\_\_ of \$ \_\_\_\_\_ to obtain the bonus.
- To earn the bonus, \_\_\_\_\_

### Transaction Limitations

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- The minimum amount you may deposit is \$ \_\_\_\_\_
- The minimum amount you may withdraw is \$ \_\_\_\_\_
- During any \_\_\_\_\_ month \_\_\_\_\_ , you may not make more than six (6) withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.
- An excessive transaction fee of \$10 will be assessed for each transaction in excess of six (6).

- You may only make \_\_\_\_\_ deposits into your account each statement cycle.
- You may only make \_\_\_\_\_ ATM \_\_\_\_\_ your account each statement cycle.
- You may only make \_\_\_\_\_ preauthorized transfers \_\_\_\_\_ your account each statement cycle.

## **Additional Terms**

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MONTHLY STATEMENT - Statement will be provided quarterly. Statement will be provided monthly if you have an electronic funds transfer.

EARLY ACCOUNT CLOSURE - \$50 will be charged if the account is closed within 90 days of account opening.

OTHER FEES - Please refer to the attached 'Personal Fee Schedule'.

\* Our deposit agreement limits the number withdrawals and/or transfers that may be made from a money market or savings account by telephone, computer transfer, check, or debit card, Depositor is limited to six withdrawals and transfers or combination of such transfers or withdrawals, from the money market or savings account per month to another account (including a transaction account) of the depositor at the same institution or to a third party by means of pre-authorized or automatic transfer, telephonic, or computer transfer (including bill payment), order or instruction or by check, draft, debit card, or similar order made by the depositor and payable to third parties. A "pre-authorized" transfer includes any arrangements by the depository institution to pay a third party from the account of the depositor upon written or oral instructions or any arrangement by a depository institution to pay a third party from the account of the depositor at a predetermined time or fixed schedule.