

TRUTH-IN-SAVINGS DISCLOSURE

REQUIREMENTS:

Clients must be 50 years of age or older to qualify.

MINIMUM BALANCE TO OPEN THE ACCOUNT:

You must deposit \$100.00 to open this account.

MINIMUM BALANCE TO AVOID IMPOSITION OF FEES:

A service charge fee of \$5.00* will be imposed every statement cycle if the balance in the account falls below \$100.00 any day of the cycle.

INTEREST RATE:

The interest rate on your account is .15% with an annual percentage yield of .15%.

RATE INFORMATION:

Your interest rate and annual percentage yield may change.

FREQUENCY OF RATE CHANGES:

We may change the interest rate on your account at any time.

DETERMINATION OF RATE:

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

COMPOUNDING AND CREDITING FREQUENCY:

Interest will be compounded every month. Interest will accrue daily and will be credited to your account monthly.

MINIMUM BALANCE TO OBTAIN THE ANNUAL PERCENTAGE YIELD DISCLOSED:

You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

DAILY BALANCE COMPUTATION METHOD:

We use the daily balance method to calculate the interest in your account. This method applies a daily periodic rate to the principal in the account each day.

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).

ADDITIONAL FEATURES:

Free Club Checks. Free 2X5 Safe Deposit Box.

COMMON FEATURES:

Please refer to our separate fee schedule for additional information about charges.

*Fee subject to applicable state/local sales taxes.

Rev 4/2019