

TRUTH-IN-SAVINGS DISCLOSURE

REQUIREMENTS:

Clients must be 25 years of age or younger to qualify. This account will revert to F&M myWay Checking on the client's 26th birthday.

MINIMUM BALANCE TO OPEN THE ACCOUNT:

You must deposit \$100.00 to open this account.

FEES:

A service charge fee of \$5.00* will be imposed every statement cycle. However, the service charge will not apply if you are enrolled into e-statements. If you enroll into e-statements and the email notification is undeliverable or if you elect not to receive an e-statement any longer, we will mail a paper statement and the \$5.00 service charge will be charged every statement until a valid email address is given to us or you elect to receive e-statements again.

INTEREST RATE:

If your daily balance is \$500.00 or less, the interest rate paid on the entire balance will be 10.00% with an annual percentage yield of 10.47%.

An interest rate of .05% will be paid only for that portion of your daily balance that is greater than \$500.00. The annual percentage yield for this tier will range from 10.47% to .05% depending on the balance in the account.

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.

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:

The Foreign ATM withdrawal fee listed on the separate fee schedule will not apply to this account.

COMMON FEATURES:

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

**Fee subject to applicable state/local sales taxes.*

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