

# TRUTH-IN-SAVINGS DISCLOSURE

## REWARDS CHECKING ACCOUNT

**Minimum balance to open the account** – You must deposit at least \$100.00 to open this account.

**Minimum balance to avoid imposition of fees** – There is no minimum balance.

**Rate Information** - Your interest rate and annual percentage yield may change. Interest on entire balance in account determined by money in account (\$1 to \$25,000.00 receives 3.01% APY, and anything over \$25,000.00 receives .8% APY). Interest will be paid when 12 or more debit card transactions are performed each statement cycle. ATM transactions do not apply towards the monthly requirement.

**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.

**Effect of closing an account** - If you close your account before interest is credited; you will not receive the accrued interest.

**Balance computation method** - We use the daily collected balance to calculate the interest on your account. This method applies a periodic rate to the collected balance in the account each day.

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## TOTALLY FREE CHECKING ACCOUNT

**Minimum balance to open the account** - You must deposit at least \$100.00 to open this account.

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## BASIC CHECKING ACCOUNT

**Minimum balance to open the account** - You must deposit at least \$100.00 to open this account.

**Minimum balance to avoid imposition of fees** - A maintenance fee of \$6.00 will be imposed every statement cycle if the balance in the account falls below \$500.00 any day of the statement cycle.

**Fees** - Regardless of account balance, a debit transaction fee of \$.25 will be charged for each debit transaction (check paid, automatic transfer, electronic payment or other type of withdrawal from this account) in excess of 50 during a

statement cycle.

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### ULTIMATE CHECKING ACCOUNT

**Minimum balance to open the account** - You must deposit at least \$100.00 to open this account.

**Fees** - A maintenance fee of \$8.00 will be charged each statement cycle.

**Balance computation method** - We use the daily collected balance to calculate the interest on your account. This method applies a periodic rate to the collected balance in the account each day.

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### PRESTIGE CHECKING ACCOUNT

*(Must be age 50 or older)*

**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 be credited to your account every month.

**Effect of closing an account** - If you close your account before interest is credited; you will not receive the accrued interest.

**Minimum balance to open the account** - You must deposit at least \$100.00 to open this account.

**Balance computation method** - We use the daily collected balance to calculate the interest on your account. No interest will be calculated for those days during the statement cycle in which the collected balance falls below the minimum required amount of \$500.00.

**Accrual of interest on noncash deposits** - Interest begins to accrue no later than the business day we receive credit for the deposit of non cash items (for example, checks).

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### PREMIUM CHECKING ACCOUNT

**Rate Information** - Your interest rate and annual percentage yield may change.

**Frequency of rate changes** - At our discretion, we may change the interest rate on your account.

**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 be credited to your account every month.

**Effect of closing an account** - If you close your account before interest is credited; you will not receive the accrued interest.

**Minimum balance to open the account** - You must deposit at least \$750.00 to open this account.

**Minimum balance to avoid imposition of maintenance fees** - A maintenance fee of \$7.00 will be imposed every statement cycle if the balance in the account falls below \$750.00 any day of the cycle.

**Balance computation method** - We use the daily collected balance to calculate the interest on your account. This method applies a periodic rate to the collected balance in the account each day.

**Accrual of interest on non cash deposits** - Interest begins to accrue no later than the business day we receive credit for the deposit of non cash items (for example, checks).

**Fees** - Regardless of account balance, a debit transaction fee of \$.25 will be charged for each debit transaction (check paid, automatic transfer, electronic payment or other type of withdrawal from this account) in excess of 50 during a statement cycle.

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### **Money Market Account**

**Minimum balance to open the account** – You must deposit at least \$1,500.00 to open this account.

**Fees** – No monthly service charge with a minimum balance of \$1,500 (a monthly fee of \$15 will apply if balance falls below \$1,500. Six transactions per month allowed (only 3 to third parties) with a service charge of \$10.

**Rate Information** – Interest on entire balance in account determined by money in account (Level I – daily balance of \$1 to \$9,999.99, Level II – daily balance of \$10,000.00 to \$24,999.99, and Level III – daily balance of \$25,000.00 or more).

**Compounding and crediting frequency** – Interest on variable rate account compounded and credited monthly.

