

# TRUTH-IN-SAVINGS DISCLOSURE

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## STATEMENT SAVINGS 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 be credited to your account every month.

**Daily balance computation 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.

**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).

**Transaction limitations** – Transfers from a Statement Savings account to another account or to third parties by preauthorized, automatic transfer, check or telephone transfer are limited to six per statement cycle.

## NOW 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 be credited to your account every month.

**Minimum balance to avoid imposition of fees** – A maintenance fee of \$5.00 will be imposed every statement cycle unless you maintain either a minimum daily balance of \$1,000.00 or a minimum average daily balance of \$2,500.00 for the monthly statement cycle. 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.

**Daily balance computation 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.

**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).

**Fees** – A per debit fee of \$.10 will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account). This fee will apply if the minimum balance falls below \$1,000.00 during a statement cycle.

## MONEY MARKET 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 be credited to your account every month.

**Minimum balance to avoid imposition of fees** – A maintenance fee of \$5.00 will be imposed every statement cycle if the balance in the account falls below \$500.00 any day of the cycle.

**Daily balance computation 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.

**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).

**Transaction limitations** – Transfers from a Money Market account to another account or to third parties by preauthorized, automatic transfer, check or telephone transfer are limited to six per statement cycle.

**Fees** – A per withdrawal of \$.25 will be charged for each withdrawal. This fee will apply if the daily balance falls below \$500.00 during a statement cycle.

## CHRISTMAS CLUB 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 year. Interest will be credited to your account every year.

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

**Daily balance computation 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.

**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).

**Transaction limits** – If any withdrawal is made from this account before November then this account may be closed.

**Fees** – A service charge fee of \$1.00 will be charged if this account is closed prior to maturity.

## SUPER NOW 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 be credited to your account every month.

**Daily balance computation 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.

**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).

**Fees** – A maintenance fee of \$5.00 will be charged each cycle. A per debit fee of \$.20 will be charged for each debit transaction (withdrawal, check paid, automatic transfer, or payment out of this account).

## ALL ACCOUNTS

**Returned Mail Fee** – A fee of the lesser of the available balance and \$5.00 shall be imposed on all returned mail. The account will be closed if the balance reaches zero and no address update has been made by the customer.

