

REGULAR SAVINGS TRUTH-IN-SAVINGS DISCLOSURE

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RATE INFORMATION. Please refer to our rate sheet for the interest rate and annual percentage yield (APY) on this account. Your interest rate and annual percentage yield may change.

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

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded daily and will be credited quarterly to your account. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$25.00 to open this account. A minimum balance fee of \$6.00 will be imposed every quarter if the daily balance on any day of the quarter falls below \$25.00. You must maintain a minimum daily balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed from the highest dollar amount to the lowest dollar amount. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

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

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. You may make 3 withdrawal(s) from your account every month. Any additional withdrawals may result in excessive withdrawal fees. See Over the Limit Activity Charges on the Fee Schedule for details. Federal Regulation limits the number of checks, telephone transfers, online transfers and preauthorized electronic transfers to third parties (including point of sale transactions) from Savings accounts. You are limited to six such transactions from each Savings account per statement cycle.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. For accounts opened online, funds from electronic transfers used to open the account online will be available with 3 to 5 business days after the date your online account was credited.

FEES AND CHARGES. Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.