

Truth in Savings

Disclosure of Account Terms

The interest rates and the annual percentage yields shown below are accurate as of _____. *Please see additional disclosures and fee schedule for your account.*

Above The Norm MMA

- The interest rate on daily balances of \$100,000 or more is ____ and the annual percentage yield is ____.
- Balances fall below \$100,000, interest paid is 0%.
- No minimum balance required to open account. Minimum \$100,000 daily balance required to earn the annual percentage yield.
- Interest begins to accrue no later than the business day the bank receives credit for the deposit on non-cash items (e.g. checks). Electronic transfers with ACH or Wires only. At our discretion, the interest rate and annual percentage yield may change at any time.
- Interest is compounded and credited monthly. 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 daily.
- Preauthorized or automatic transfers out of your account are limited to 6 per month (calendar or statement cycle) by check, electronic check, draft, debit card, Point of Sale, bill pay or other payment order to a 3rd party as well as transfers out by telephone, internet or through an automated clearing house. You are allowed one free outgoing wire transfer per month.
- A \$25 closed account fee will be charged for accounts closed within three months of the open date.

Jumbo CD

- This account is an interest bearing account. The interest rate on the account is ____ with an annual percentage yield of ____.
- The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until ____.
- Interest begins to accrue on the business day you deposit non-cash items (e.g. checks). Interest will not be compounded on the account. Interest will be credited monthly.
- 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 daily.
- We use an interest accrual basis of 365 for each day in the year. You must maintain a minimum balance of \$90,000 in the account each day to obtain the disclosed annual percentage yield.
- You must deposit \$90,000 to open this account. You may make

additional deposits into this account. You may not make withdrawals from your account until the maturity date.

- Your account will mature on _____.
- We reserve the right to redeem the account. If you withdraw any of the principal before the maturity date, we will impose a penalty of _____ days.
- This account will not renew automatically at maturity.

Fee Schedule

Account Fees

Account Printout	\$ 3.00
Account Research (per hour)	25.00
Duplicate Statement	5.00
Levies/Garnishments	25.00
Non-Safekeeping	2.00
NSF Paid Item Fee (items created by check, ATM withdrawal or other electronic means)	23.00
NSF Returned Item Fee (items created by check, ATM withdrawal or other electronic means)	23.00
Returned Item Charge (deposited or redeposited per item)	4.00
Statement Reconciliation (per hour)	25.00

Miscellaneous Fees

Auto Transfer	2.00
Cashiers Check	5.00
Coin Counting (customer)	N/C
Coin Counting (non-customer)	\$2 Min or 10%
Collection Item	15.00
Money Order	2.00
Notary Service (customer)	N/C
Notary Service (non-customer)	Varies by state
Photo Copies	0.25
Special Statement	5.00
Wire Transfer (Incoming)	10.00
Wire Transfer (Outgoing) 1st wire per month is free	20.00
Wire Transfer (Outgoing International)	40.00

Some fees subject to change without prior notice.



For more information, call 1-866-486-7662.
Please see additional disclosures for your account.

Member FDIC. Equal Housing Lender®