

TRUTH IN SAVINGS INITIAL DISCLOSURE – CHECKING

ACCOUNT TYPE. PERSONAL MONEY MARKET

RATE INFORMATION:

Tiered Rate: Variable Rate Based Upon Total Balance.

- **Top Tier.** If your daily balance is \$ 100,000.00 or more, the interest rate paid on the entire balance in your account will be 0.25% with an annual percentage yield of 0.25%. Your interest rate and annual percentage yield may change.
Determination of Rate. At our discretion, we may change the interest rate on your account.
- **Intermediate Tier.** If your daily balance is less than \$ 100,000.00 and greater than or equal to \$ 25,000.00, the interest rate on the entire balance in your account will be 0.20% with an annual percentage yield of 0.20%. Your interest rate and annual percentage yield may change.
Determination of Rate. At our discretion, we may change the interest rate on your account.
- **Second Intermediate Tier.** If your daily balance is less than \$ 25,000.00 and greater than or equal to \$ 10,000.00, the interest rate on the entire balance in your account will be 0.15% with an annual percentage yield of 0.15%. Your interest rate and annual percentage yield may change.
Determination of Rate. At our discretion, we may change the interest rate on your account.
- **Bottom Tier.** If your daily balance is less than \$ 10,000.00 and greater than or equal to \$ 1,000.00, the interest rate on the entire balance in your account will be 0.10% with an annual percentage yield of 0.10%. 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.

COMPOUNDING FREQUENCY. Interest will be compounded every month.

CREDITING FREQUENCY. 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 receive the accrued interest. If you close your account within 90 days of opening, you will be charged a \$ 25.00 fee.

MINIMUM BALANCE REQUIREMENTS:

To Open The Account. You must deposit \$ 1,000.00 to open this account.

To Obtain The Annual Percentage Yield Disclosed. You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

To Avoid Imposition Of Fees. A \$5.00 monthly fee will be imposed every statement cycle if the balance falls below \$1,000.00 any day of the cycle.

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.

ACCUAL 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. You may make no more than six preauthorized withdrawals, automatic or telephone transfers and similar transactions per month or statement cycle.

ACCOUNT FEES. Dormant Account Fee: \$2.00/mo. if balance is less than \$500.00; Returned Statement Fee: \$5.00/mo. after second returned statement.