

IT MAKES CENTS - TRUTH IN SAVINGS



ELIGIBILITY REQUIREMENTS. Account holder must enroll in It Makes Cents

RATE INFORMATION. The interest rate on your account is 0.050% with an annual percentage yield of 0.05%.

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 monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$0.01 to open this account.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$8.00 per month will be charged after 14 months of inactivity. The dormant fees will be waived if the ledger balance is equal to or greater than \$1,000.00 on the dormant fee charge date.

PROCESSING ORDER. On each processing day, all credit transactions received prior to the business day cut-off time are processed first. Generally, debits or withdrawals will then be processed in order by transaction category. Within each category, transactions will post by amount in low-to-high order, except checks will post by check number order. The processing order of common categories of transaction is listed below.

- Outgoing wires
- ATM withdrawals
- Debit card PIN purchases
- Debit card POS purchases
- ACH preauthorized withdrawals and electronic checks
- Internet online banking
- In-branch transactions
- Checks

Note that this order may not be the same as the order in which your transactions occurred and could affect the total amount of overdraft fees incurred. 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.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

ACCRUAL 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. A debit per item fee of \$1.25 will be charged for each check and paper based withdrawal processed in excess of five during a statement cycle.

CHECKING ACCOUNT WITH SUBACCOUNTS. This provision only applies to Checking and Negotiable Order of Withdrawal ("NOW") accounts. Your account consists of two subaccounts; a checking subaccount and a savings subaccount. The checking subaccount is your transaction account. If the amount of money in your checking subaccount exceeds a certain threshold amount, we will transfer the amount above the threshold amount into your savings subaccount. We will make the transfer at the beginning of each monthly statement period. We determine the threshold amount in our sole discretion. If on any day the daily beginning balance in your checking subaccount is less than the total of the new debits (such as checks and other withdrawals), then money will be automatically transferred from your savings subaccount back to your checking subaccount. The amount transferred back to the checking subaccount will be the total of the debits minus the daily beginning balance, but will not exceed the amount of money in the savings subaccount. If six transfers from the savings subaccount to the checking subaccount occur during any statement period, then the entire balance of the savings subaccount will be transferred to your checking subaccount for the remainder of that statement period.

The transfers between the subaccounts will occur only on our books and will not affect the balance, interest, fees, or features of your account. Other than as described above, the Deposit Account Agreement controls your account as if there were no subaccounts.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. Paper Statement Fee \$3.00. This fee is waived if you enroll in E-Statements.

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.