

**CENTRAL ADVANTAGE SAVINGS - TRUTH IN SAVINGS DISCLOSURE**



**RATE INFORMATION.** The interest rate on your account is 0.150% 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.

**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 quarterly and will be credited to the account quarterly. 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 monthly fee of \$2.00 will be imposed every month if the daily balance on any day of the month falls below \$100.00.

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

**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.** Transfers from a Central Advantage Savings account to another account or to third parties by preauthorized, automatic, computer, or telephone transfer are limited to six per month with no transfers by check, draft, debit card or similar order to third parties.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.** Debit Per Item Charge: \$1.00 per debit for each debit over six during a month.

**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.