



Truth in Savings Account Disclosure Certificates Of Deposit (CD)

Rate Information

The interest rate on your account is 5.39% with an annual percentage yield of 5.50%. You will be paid this rate until the maturity date of your account. Your account will mature in five (5) months.

Compounding and crediting

Term of Certificate of Deposit:

Less than 3 months

3 months up to and including 11 months

12 months or more

Compounding and Crediting:

Interest is calculated on a simple interest basis. Interest is credited to your account at maturity.

Interest will be compounded and credited to your account quarterly.

Interest will be compounded daily and credited to your account monthly (unless otherwise noted).

Effect of Closing the Account

If you close your account before interest is credited, you will receive the accrued interest.

Minimum Balance Requirements

Term of Certificate of Deposit:

1 month up to and including 6 months

7 months or more

Minimum Balance Requirements:

You must deposit a minimum of \$2,500.00 to open this account. You must maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

You must deposit a minimum of \$500.00 to open this account. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Balance Computation Method

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 each day.

Accrual of interest on noncash deposits

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

Fees

Please refer to our separate *Schedule of Fees Consumer Accounts* for charges that may apply to this account.

Transaction Limitations

You may not make withdrawals of principal from your account before maturity, unless we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

Term of Certificate of Deposit:

12 Months or less

Deposit Limitations:

You may make additional deposits into your account at any time during the term of the certificate. The initial funds may be deposited via electronic funds transfer. Thereafter, you may not make



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deposits into your account via ACH, mobile deposit, telephone transfers or at any ATM terminal.

13 months or more

You may not make deposits during the term of your account, unless we agree at the time you request the deposit (unless otherwise noted).

Early Withdrawal Penalties

We will impose a penalty if you withdraw any of the principal before the maturity date. The fee imposed is calculated on the current interest rate and will vary, depending on the term of your certificate, as follows:

<u>Term of Certificate of Deposit:</u>	<u>Fee Imposed:</u>
Less than 6 months	30 days' simple interest on the principal amount withdrawn, whether the interest is earned or unearned
6 months up to and including 11 months	90 days' simple interest on the principal amount withdrawn, whether the interest is earned or unearned
12 months up to and including 35 months	180 days' daily compound interest on the principal amount withdrawn, whether the interest is earned or unearned
36 months or more	365 days' daily compound interest on the principal amount withdrawn, whether the interest is earned or unearned

In certain circumstances, such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. See your plan disclosure if the account is part of an Individual Retirement Account or other tax qualified plan.

Withdrawal of Interest Prior to Maturity

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Renewal Policies

This account will not renew automatically at maturity unless otherwise noted on the front of your certificate. If the certificate automatically renews, you will have seven (7) calendar days after the maturity date to make one withdrawal of funds without penalty. A penalty will be imposed on subsequent withdrawals as disclosed in the Early Withdrawal Penalties section within this disclosure. If you do not renew the certificate, your deposit will be placed in an interest-bearing, Post-Maturity savings account. Please refer to the accompanying Rate Sheet and the below Post-Maturity account disclosure for details about the Post-Maturity savings account.

Other Important Information About Your Account

Once the application is approved and funding is completed, the term of this account will begin and the rate and maturity date will be set.

Please refer to the Account Disclosure booklet entitled, *All About Your Accounts*, which was provided to you prior to opening your account. This disclosure booklet contains other important information on the terms and conditions of your account.



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Truth in Savings Account Disclosure

Post-Maturity

Requirements To Open and Maintain the Account

This account will be used to receive funds from matured certificate of deposits (“CD”) that did not contain an automatic renewal option, or for non-renewable CD’s that you have not closed upon maturity.

Rate Information

The interest rate paid and annual percentage yield (“APY”) on your account is disclosed on the accompanying *Rate Sheet*. At our discretion, we may change the interest rate and APY on your account at any time.

Compounding And Crediting

Interest is both compounded and credited quarterly.

Effect Of Closing the Account

If you close your account before interest is credited, you will receive the accrued interest.

Minimum Balance to Avoid the Imposition of A Fee

There is no minimum balance fee.

Minimum Balance to Obtain the Annual Percentage Yield Disclosed

There is no minimum balance required to obtain the annual percentage yield disclosed.

Balance Computation Method

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 each day.

Accrual Of Interest on Non-Cash Deposits

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

Fees

Please refer to our separate *Schedule of Fees and Services* or *Business Fees and Services* (as applicable) for fees and service charges that may apply to this account.

Other Important Information About Your Account

Please refer to the Account Disclosure booklet entitled, *All About Your Accounts*, which was provided to you prior to opening your account. This disclosure booklet contains other important information on the terms and conditions of your account.

Transaction Limitations

Refer to the accompanying *All About Your Accounts* disclosure booklet for transaction limitations.