



**Truth in Savings Disclosure
High Five Savings**

Below is information related to your account.

Account holders must be under 19 years of age.

Rate Information: The interest rate on your account is .50% with an annual percentage yield of .50% for Tier 1 balance up to \$500.00. The interest rate on Tier 2 for balances \$500.01 or more is .05% with an annual percentage yield of .50% to .28%. Annual Percentage Yield (APY) range shown for Tier 2 assumes a maximum balance of \$1,000. Portion of balance over \$500 earns the Statement Savings APY. Your interest rate and annual percentage yield may change. At our discretion, we may change the rate on your account at any time.

Interest Compounding and crediting: Interest is compounded daily and credited monthly on the last business day of the cycle. If you close your account before interest is credited, you will not receive the accrued interest.

Calculation method: We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the daily balance in the account each day.

Minimum balance to open the account: You must deposit \$1.00 to open this account.

Maximum balance to open account on-line: \$1,000.00

Minimum balance to obtain the annual percentage yield: You must maintain a minimum balance of \$25.00 in the account each day to obtain the disclosed annual percentage yield.

Accrual of interest on noncash deposits: Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

Transaction limitations: We may require you to give written notice if an intended withdrawal is to be made. Under applicable law, we may extend the notice period for up to 90 days.

Additional Information: For further information refer to the Combined Account Disclosure.



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