



Truth in Savings Disclosure

Statement Savings / 18/65 Statement Savings/ Life Goals Savings/Holiday Club Savings/Vacation Club Savings
Below is information related to your account.

Business Accounts are NOT available through online account opening. These accounts can be opened at one of our offices.

Rate Information: The interest rate for your account is .05% with an annual percentage yield of .05%.

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 \$10.00 to open this account.

Minimum balance to obtain the annual percentage yield: A minimum balance of \$25.00 is required to earn the Annual Percentage Yield. Earned interest under .5 cents will be rounded down to zero.

Accrual of interest on noncash items: Accrual of interest on non-cash items (for example checks) you deposit will begin on the business day you deposit such non-cash items.

Transaction limitations: We may require you to give written notice of an intended withdrawal not less than 7 days before the withdrawal is made. Under applicable law, we may extend the notice period for up to 90 days. (this paragraph does not apply to non-interest-bearing accounts)

Additional Information: For further information refer to the Combined Account Disclosure, provided at account opening. Offer may be withdrawn at any time.

Fees: See Fee Schedule.

The Federal Deposit Insurance Corporation (FDIC) insures deposits of up to \$250,000.00. All portions over the \$250,000.00 are insured by the Depositors Insurance Fund (DIF).



Member FDIC



Member DIF