



**Truth in Savings Disclosure
Simple20 Money Market**

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 (Variable Rate Account): The interest rate on your account is 2.25% with an annual percentage yield of 2.28%. Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time.

Compounding and crediting: Interest is compounded daily and credited monthly on the last business day of the cycle.

Daily balance computation 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 \$20,000.00 to open this account.

Maximum balance: You may not deposit more than \$1,000,000.00 into this account.

Minimum balance to obtain the annual percentage yield: A minimum balance of \$20,000.00 is required to earn the annual percentage yield.

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

Effect of closing the account: If you close your account before the interest is credited, you will not receive the accrued interest.

Transaction limitations: We may require you to give written notice of an unintended withdrawal not less than 7 days before the withdrawal is to be 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 Requirements: 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 Offer may be withdrawn at any time.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