



## Truth-in-Savings Disclosure

### CHECKING WITH INTEREST ACCOUNT

**RATE INFORMATION** - Your interest rate and annual percentage yield may change. Refer to the separate rate sheet or our website for current rates.

**FREQUENCY OF RATE CHANGES** - We may change the interest rate on your account at any time.

**DETERMINATION OF RATE** - At our discretion, we may change the interest rate on your account. This is a tiered rate account based on the following daily balances:

**TIER 1** - \$2,500.00 to \$9,999.99

**TIER 2** - \$10,000.00 or more

**COMPOUNDING AND CREDITING FREQUENCY** - Interest is compounded daily and is credited to the account on the last day of the statement cycle.

**EFFECT OF CLOSING AN ACCOUNT** - If the account is closed before or on the last day of a statement cycle, accrued interest for that period will not be paid.

**MINIMUM BALANCE TO OPEN THE ACCOUNT** - You must deposit \$100.00 to open this account.

**MINIMUM BALANCE TO AVOID IMPOSITION OF FEES** - A monthly service fee of \$15.00 will be imposed each monthly statement cycle if the average daily ledger balance for the monthly statement cycle falls below \$2,500.00. The average daily ledger balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**MINIMUM BALANCE TO OBTAIN THE ANNUAL PERCENTAGE YIELD DISCLOSED -**

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

**DAILY BALANCE COMPUTATION METHOD** - We use the daily collected 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 no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

**FEES** - An inactivity fee of \$5.00 may be charged each month if your account has no activity (no credits or debits - the posting of interest is not an activity) for 90 days. Please refer to the Schedule of Fees attached to this disclosure for additional information about fees and charges.

### MILEAGE CHECKING WITH INTEREST ACCOUNT

**RATE INFORMATION** - Your interest rate and annual percentage yield may change. Refer to the separate rate sheet or our website for current rates.

**FREQUENCY OF RATE CHANGES** - We may change the interest rate on your account at any time.

**DETERMINATION OF RATE** - At our discretion, we may change the interest rate on your account. This is a tiered rate account based on the following daily balances:

**TIER 1** - \$2,500.00 to \$9,999.99

**TIER 2** - \$10,000.00 or more

**COMPOUNDING AND CREDITING FREQUENCY** - Interest is compounded daily and is credited to the account on the last day of the statement cycle.

**EFFECT OF CLOSING AN ACCOUNT** - If the account is closed before or on the last day of a statement cycle, accrued interest for that period will not be paid.

**MINIMUM BALANCE TO OPEN THE ACCOUNT** - You must deposit \$100.00 to open this account.

**MINIMUM BALANCE TO AVOID IMPOSITION OF FEES** - A monthly service fee of \$15.00 will be imposed each monthly statement cycle if the average daily ledger balance for the monthly statement cycle falls below \$2,500.00. The average daily ledger balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**MINIMUM BALANCE TO OBTAIN THE ANNUAL PERCENTAGE YIELD DISCLOSED -**

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

**DAILY BALANCE COMPUTATION METHOD** - We use the daily collected 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 no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

**FEES** - An inactivity fee of \$5.00 may be charged each month if your account has no activity (no credits or debits - the posting of interest is not an activity) for 90 days. Account closed within 90 days of opening are subject to a \$15.00 close out fee per account. Please refer to the Schedule of Fees attached to this disclosure for additional information about fees and charges.

### **MONEY MARKET PLUS ACCOUNT**

**RATE INFORMATION** - Your interest rate and annual percentage yield may change. Refer to the separate rate sheet or our website for current rates.

**FREQUENCY OF RATE CHANGES** - We may change the interest rate on your account at any time.

**DETERMINATION OF RATE** - At our discretion, we may change the interest rate on your account.

**COMPOUNDING AND CREDITING FREQUENCY** - Interest is compounded daily and is credited to the account on the last day of the statement cycle.

**EFFECT OF CLOSING AN ACCOUNT** - If the account is closed before or on the last day of a statement cycle, accrued interest for that period will not be paid.

**MINIMUM BALANCE TO OPEN THE ACCOUNT** - You must deposit \$500.00 to open this account.

**MINIMUM BALANCE TO OBTAIN THE ANNUAL PERCENTAGE YIELD DISCLOSED** -

You must maintain a minimum balance of \$10,000.00 in the account each day to obtain the disclosed annual percentage yield.

**DAILY BALANCE COMPUTATION METHOD** - We use the daily collected 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 no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

**TRANSACTION LIMITATIONS** - Transfers from a Money Market Plus account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per statement cycle with no more than three by check, draft, debit card, or similar order to third parties.

**Note:** In accordance with Regulation D, authorized under the Federal Reserve Act, we may convert a money market account to a transactional account or close the account if the money market account has excessive withdrawals for three months during a rolling twelve month period.

**FEES** - There is no monthly service fee on this account. An excessive transaction fee of \$10.00 may be charged for each transaction in excess of the above limitations. Please refer to the Schedule of Fees attached to this disclosure for additional information about fees and charges.

### **MILEAGE MONEY MARKET ACCOUNT**

**RATE INFORMATION** - Your interest rate and annual percentage yield may change. Refer to the separate rate sheet or our website for current rates.

**FREQUENCY OF RATE CHANGES** - We may change the interest rate on your account at any time.

**DETERMINATION OF RATE** - At our discretion, we may change the interest rate on your account.

**COMPOUNDING AND CREDITING FREQUENCY** - Interest is compounded daily and is credited to the account on the last day of the statement cycle.

**EFFECT OF CLOSING AN ACCOUNT** - If the account is closed before or on the last day of a statement cycle, accrued interest for that period will not be paid.

**MINIMUM BALANCE TO OPEN THE ACCOUNT** - You must deposit \$500.00 to open this account.

**MINIMUM BALANCE TO AVOID IMPOSITION OF FEES** - A monthly service fee of \$10.00 will be imposed each monthly statement cycle if the average daily ledger balance for the monthly statement cycle falls below \$10,000.00. The average daily ledger balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**MINIMUM BALANCE TO OBTAIN THE ANNUAL PERCENTAGE YIELD DISCLOSED** -

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

**DAILY BALANCE COMPUTATION METHOD** - We use the daily collected 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 no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

**TRANSACTION LIMITATIONS** - Transfers from a Mileage Money Market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per statement cycle with no more than three by check, draft, debit card, or similar order to third parties.

**Note:** In accordance with Regulation D, authorized under the Federal Reserve Act, we may convert a money market account to a transactional account or close the account if the money market account has excessive withdrawals for three months during a rolling twelve month period.

**FEES** - An excessive transaction fee of \$10.00 may be charged for each transaction in excess of the above limitations. Account closed within 90 days of opening are subject to a \$15.00 close out fee per account. Please refer to the Schedule of Fees attached to this disclosure for additional information about fees and charges.

## REGULAR SAVINGS ACCOUNT

**RATE INFORMATION** - Your interest rate and annual percentage yield may change. Refer to the separate rate sheet or our website for current rates.

**FREQUENCY OF RATE CHANGES** - We may change the interest rate on your account at any time.

**DETERMINATION OF RATE** - At our discretion, we may change the interest rate on your account.

**COMPOUNDING AND CREDITING FREQUENCY** - Interest is compounded daily and is credited to the account on the last day of the statement cycle.

**EFFECT OF CLOSING AN ACCOUNT** - If the account is closed before or on the last day of a statement cycle, accrued interest for that period will not be paid.

**MINIMUM BALANCE TO OPEN THE ACCOUNT** - You must deposit \$100.00 to open this account.

**DAILY BALANCE COMPUTATION METHOD** - We use the daily collected 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 no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

**TRANSACTION LIMITATIONS** - Transfers from a Regular Savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per month. No transfers by check, draft, debit card, or similar order to third parties are permitted.

**FEES** - There is no monthly service fee on this account. An excessive withdrawal fee of \$2.00 may be charged for each withdrawal in excess of two during a month.

## CERTIFICATE OF DEPOSIT

**RATE INFORMATION** - You will be paid the disclosed rate until first maturity. Refer to the separate rate sheet or our website for current rates.

**COMPOUNDING FREQUENCY** - Unless otherwise paid, interest will be compounded every day.

**CREDITING FREQUENCY** - Interest will be credited to your account monthly, quarterly or at Maturity when the maturity is less than one year. Alternatively, you may choose to have interest paid to you by check or credited to another account monthly or quarterly rather than credited to this account.

**MINIMUM BALANCE TO OPEN THE ACCOUNT** - You must deposit \$10,000.00 to open this account.

**MINIMUM BALANCE TO OBTAIN THE ANNUAL PERCENTAGE YIELD DISCLOSED -**

You must maintain a minimum balance of \$10,000.00 in the account each day to obtain the disclosed annual percentage yield.

**DAILY 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 non-cash items (for example, checks).

**TRANSACTION LIMITATIONS** - You may not make any deposits into your account before maturity. You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

**TIME REQUIREMENTS** - Terms range from 90 days to 60 months.

**EARLY WITHDRAWAL PENALTIES** - (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of less than 91 days:

The fee we may impose will equal 30 days interest on the principal amount withdrawn subject to penalty.

- If your account has an original maturity of 91 days up to and including one year:

The fee we may impose will equal 90 days interest on the principal amount withdrawn subject to penalty.

- If your account has an original maturity of more than one year:

The fee we may impose will equal 180 days interest on the principal amount withdrawn subject to penalty.

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 IRA 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.

**AUTOMATICALLY RENEWABLE TIME ACCOUNT** - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity. Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit. You will have ten calendar days after maturity to withdraw the funds without a penalty.

**NON-AUTOMATICALLY RENEWABLE TIME ACCOUNT (BY REQUEST ONLY) -**

This account will not automatically renew at maturity. If you do not renew the account, interest will not accrue after maturity.

## **MILEAGE CERTIFICATE OF DEPOSIT**

**RATE INFORMATION** - You will be paid the disclosed rate until first maturity. Refer to the separate rate sheet or our website for current rates.

**COMPOUNDING FREQUENCY** - Unless otherwise paid, interest will be compounded every day.

**CREDITING FREQUENCY** - Interest will be credited to your account monthly, quarterly or at Maturity when maturity is less than one year. Alternatively, you may choose to have interest paid to you by check or credited to another account monthly or quarterly rather than credited to this account.

**MINIMUM BALANCE TO OPEN THE ACCOUNT** - You must deposit \$10,000.00 to open this account.

**MINIMUM BALANCE TO OBTAIN THE ANNUAL PERCENTAGE YIELD DISCLOSED** -

You must maintain a minimum balance of \$10,000.00 in the account each day to obtain the disclosed annual percentage yield.

**DAILY 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 non-cash items (for example, checks).

**TRANSACTION LIMITATIONS** - You may not make any deposits into your account before maturity. You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

**TIME REQUIREMENTS** - Terms range from 90 days to 60 months.

**EARLY WITHDRAWAL PENALTIES** - (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of less than 91 days:

The fee we may impose will equal 30 days interest on the principal amount withdrawn subject to penalty, plus 1% of the principal amount.

- If your account has an original maturity of 91 days up to and including one year:

The fee we may impose will equal 90 days interest on the principal amount withdrawn subject to penalty, plus 1% of the principal amount.

- If your account has an original maturity of more than one year:

The fee we may impose will equal 180 days interest on the principal amount withdrawn subject to penalty, plus 1% of the principal amount.

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 IRA or other tax qualified plan.

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