



Truth in Savings Account Disclosure Certificates Of Deposit (CD)

Rate information

The interest rate paid and annual percentage yield on your account is disclosed in the chart below. You will be paid this rate until the maturity date of this account.

Terms Currently Offered	Interest Rate	ANNUAL PERCENTAGE YIELD
7 months	0.80 %	0.80 %
18 months	1.00 %	1.00 %

Time requirements

See the chart above for the terms of our Certificate of Deposits. Your account will mature in the number of months specified in the chart above.

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

Interest is compounded on a daily basis. Interest is credited to your account on a monthly basis (unless otherwise noted).

Regardless of the term of your account, if you close your account before interest is credited, you will not 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 no later than the business day we receive credit for the deposit of noncash items, such as checks.

Fees



Please refer to our separate *Schedule of Fees and Services* 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 Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.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. You may not make deposits into your account via ACH, telephone transfers or at any ATM terminal.

13 months or more

You may not make deposits into your account until the maturity date, 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 will vary, depending on the term of your certificate, as follows:

Term of Certificate of Deposit:

Less than 6 months

6 months up to and including 11 months

12 months up to and including 35 months

36 months or more

Fee Imposed:

30 days' simple interest on the amount withdrawn

90 days' simple interest on the amount withdrawn

180 days' daily compound interest on the amount withdrawn

365 days' daily compound interest on the amount withdrawn

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. If you do not renew the account, your deposit will be placed in an interest-bearing, post-maturity savings account (see post-maturity account details below).

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.



Truth in Savings Account Disclosure

Post-Maturity

Rate information

The interest rate and annual percentage yield may change. We may change the interest rate on your account at any time. The interest rate paid and annual percentage yield on your account is disclosed on the accompanying *Rate Sheet*.

Compounding and crediting

Interest will be compounded on the same basis as the terms of the original certificate of deposit. Interest will be credited to your account on either a monthly or quarterly, depending on the crediting terms of the original certificate of deposit. If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance requirements

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. No minimum balance is required to avoid the imposition of a minimum balance fee or 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 noncash deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items, such as checks.

Fees

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

Transaction limitations

You may make no pre-authorized, data transmission, telephonic or automatic transfers or withdrawals from your 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.