



TRUTH IN SAVINGS – ACCOUNT DISCLOSURES

EARN>MORE MONEY MARKET

Rate information

This is a tiered-rate account. If your daily balance is \$5,000.00 or more, the interest rate paid on the entire balance in your account will be 1.14% with an annual percentage yield (“APY”) of 1.15%. If your daily balance is below \$5,000.00, the interest rate paid on the entire balance in your account will be 0.25% with an annual percentage yield of 0.25%. At our discretion, we may change the interest rate and APY on your account at any time.

Compounding and crediting

Interest will be compounded on a monthly basis. Interest will be credited to your account on a monthly basis.

Effect of closing the account

If you close the account before interest is credited, you will receive the accrued interest.

Minimum balance requirement to open the account

You must deposit a minimum of \$5,000.00 to open this account.

Minimum balance to avoid the imposition of a fee

A minimum balance fee will be imposed every month if the average daily balance for the month falls below \$1,000.00. The average daily 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. Please refer to the accompanying *Schedule of Fees and Services* for further details.

Minimum balance to obtain annual percentage yield disclosed

You must maintain the following minimum balances in the account each day in order to obtain the interest rate and APY disclosed in the *Rate Information* section above for that tier: Tier 1 \$0.01; Tier 2 \$5,000.00. No interest is paid on balances below \$0.01.

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 non-cash items (for example, checks).

Transaction limitations

Refer to the accompanying *All About Your Accounts* disclosure booklet for transaction limitations.

Fees

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