

**TRUTH IN SAVINGS
BASIC SAVINGS**



RATE INFORMATION. The interest rate on your account is 0.050% with an annual percentage yield of 0.05%. Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded daily and will be credited to the account quarterly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$25.00 to open this account. A service charge of \$5.00 will be imposed every month if the average daily balance for the month falls below \$300.00.

Minimum balance fee does not apply to accounts when the primary owner is under the age of eighteen.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$10.00 per month will be charged after 18 months of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

OVERDRAFT PRIVILEGE. This account is not eligible for overdraft privilege.

BALANCE COMPUTATION METHOD. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. 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.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. You may make 6 withdrawal(s) from your account every month. A \$10.00 fee will be assessed for each withdrawal or debit after six withdrawals or debits each month.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. Additional Terms: Minimum opening balance and monthly service fee will be waived for customers under 18 years of age.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 12/08/2023. To obtain the current rate(s) and annual percentage yield information, please call (888)532-5821.

FEES AND CHARGES. Please refer to the separate Other Account Services - Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Other Account Services - Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.



Initials