

**TRUTH IN SAVINGS
CONSUMER MONEY MARKET**



RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account. Please refer to our rate sheet for the interest rate and annual percentage yield (APY) on this account.

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 monthly and will be credited to the account monthly. 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 \$12.00 will be imposed every month if the average daily balance for the month falls below \$2,500.00.

You must maintain a minimum average daily balance of \$1,000.00 to obtain the disclosed annual percentage yield.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$10.00 per month will be charged after 6 months of inactivity.

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. Six withdrawals are allowed per month. If there are more than six withdrawals per month, an excess activity fee of \$10 will be charged, per item over the allowed six.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed 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

