

**TRUTH IN SAVINGS  
SAVVY SAVER - HI**



**ELIGIBILITY REQUIREMENTS.** Savvy Saver - HI must be linked to a High Interest Checking Account. If linked checked is closed, account will be converted to a Basic Savings Account.

**RATE INFORMATION.** The interest rate listed in a tier will be paid for only that portion of your average daily balance range that is equal to or greater than the low balance amount but less than the high balance amount within that tier. 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.

If you do not meet the eligibility requirements during the qualification cycle, the rate paid in your account on the entire balance will be 0.010% with an annual percentage yield of 0.01%.

**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.

**Additional Rate Information.** When the linked Cash Back Checking account qualifications are met during a Monthly Qualification Cycle, Savvy Saver - CB will receive the premium interest rate on balances up to \$100,000, and earn a lesser amount on balances over \$100,000. See current rate sheet for most current rates. If linked Cash Back Checking account qualifications are not met during a Monthly Qualification Cycle, Savvy Saver - CB will receive a 0.01% rate for the entire balance for that cycle.

**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.** No minimum balance requirements apply to this account.

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

**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.

\$3 paper statement charge.

Initials
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