



RATE INFORMATION. The interest rate on your account is 0.400% with an annual percentage yield of 0.40%.

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 annually and will be credited to the account annually. If you close your account before interest is credited, you will not receive the accrued interest. If you close your account within 90 days of opening, you will be charged a \$25.00 fee.

MINIMUM BALANCE REQUIREMENTS. No minimum balance requirements apply to this account.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

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

TRANSACTION LIMITATIONS.

A \$25 per debit fee for excessive activity will be charged for each debit transaction (withdrawal, automatic transfer, or payment out of this account) in excess of one per year, which will be the annual check disbursement. The charge will be indicated as "Total Customer Debits."

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