

**Truth In Savings Disclosure - Prime Senior**  
**PRIME SENIOR**



**RATE INFORMATION.** The interest rate on your account is 0.200% with an annual percentage yield of 0.20%.

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. If you close your account within 90 days of opening, you will be charged a \$25.00 fee.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open 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.** No transaction limitations apply to this account.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.**

Your transactions may not be processed in the order in which they occurred. The order in which transactions are received and processed may impact the total amount of fees incurred on your account. Accounts will be charged the standard overdraft fee of \$35.00 for handling each overdraft created by check, ACH, Point of Sale, ATM withdrawal, in person withdrawal, or other electronic item that is paid.

**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.