

Suncrest Bank
1-888-844-1011
customerservice@suncrestbank.com

**Truth in Savings Disclosure
Regular Savings**

VARIABLE RATE INFORMATION

The interest rate on your account is 0.01%, with an annual percentage yield (APY) of 0.01%. 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 your account monthly.

If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS

You must deposit \$50.00 to open this account. A maintenance fee of \$2.00 will be imposed every statement cycle if the average daily balance for the statement cycle falls below \$200.00.

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.

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.

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 no later than the business day we receive credit for the deposit of noncash items (for example, checks).

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.

TRANSACTION LIMITATIONS

You may make no more than six transfers and withdrawals (or combination thereof) from your account each month to another of your accounts at this institution or to a third party by means of a preauthorized or automatic transfer or telephonic agreement, order or instructions or by check, draft, debit card, or similar order payable to third parties.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT

We reserve the right to at any time require not less than 7 days notice in writing before any withdrawal from an interest-bearing account.

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 01/11/2016. To obtain current rate and annual percentage yield information, please call 1-888-844-1011.