

**TRUTH IN SAVINGS  
18 MONTH CD**



**RATE INFORMATION.** The interest rate on your account is \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ %.  
You will be paid this interest rate until maturity.

**COMPOUNDING AND CREDITING.** Interest will be compounded continuously and will be capitalized monthly on the anniversary of the account opening or at maturity.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account.

You must maintain a minimum daily balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

**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.** After the account is opened, you may not make deposits into or withdrawals other than earnings from this account until the maturity date.

**MATURITY DATE.** Your account will mature \_\_\_\_\_.

**EARLY WITHDRAWAL PROVISIONS.** We may impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 3 months of interest. The early withdrawal penalty may result in a reduction of principal.

Federal Regulations prohibit the withdrawal of a time deposit before maturity unless (a) the Bank consents to the withdrawal at the time the withdrawal is sought and (b) you pay the Bank a penalty. The only exceptions are (1) where, in certain cases, a depositor maintains separate time deposits in two or more Banks that merge, and (2) where an owner of the time deposits dies, and (3) where an owner of the time deposit is judicially declared to be incompetent.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

Initials
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