



**TRUTH IN SAVINGS**  
**E-Statement Savings**

**RATE INFORMATION.** The current interest rate listed in each tier will be paid on the entire balance in your account.

**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 compound continuously and will be credited monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** A monthly service fee of \$5.00 will be imposed every month if the daily balance on any day of the month falls below \$100.00.

**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.

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