



TRUTH IN SAVINGS
Regular 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. You must deposit \$50.00 to open this account. A monthly service fee of \$2.00 will be imposed every month if the daily balance on any day of the month falls below \$50.00.

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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