

TRUTH IN SAVINGS DISCLOSURE
___ MONTH
CERTIFICATE OF DEPOSIT SPECIAL

Rate Information:

The interest rate on your account is _____%,
with an annual percentage yield of _____%.

Term:

The term of the account is _____ months.

Compounding Frequency:

Interest will be compounded every month.

Crediting Frequency:

Interest will be credited to your account every month.

Effect of Closing an Account:

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

Minimum Balance to Open the Account:

You must deposit \$1,000.00 to open the account.

Minimum Balance to Obtain the Annual Percentage Yield Disclosed:

You must maintain a minimum balance of \$1,000 in the account each day to obtain the disclosed annual percentage yield.

Daily Balance Computation Method:

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Non-Cash Deposits:

Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

Transaction Limitations:

You may not make any deposits into your account before maturity.

Withdrawals:

You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. You can withdraw interest credited prior to maturity without penalty. Accrued but un-credited interest may not be withdrawn.

Time Requirements:

Your account will mature on _____

Early Withdrawal Penalties:

A penalty will be imposed for withdrawals before maturity.

- If your account has an original maturity of six months or less:
The fee we will impose will equal one month's interest on the amount withdrawn subject to penalty.
- If your account has an original maturity of more than six months:
The fee we will impose will equal three months interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. See your plan disclosure if this account is part of an IRA or other tax qualified plan.

Withdrawal of Interest Prior to Maturity:

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically Renewable Time Account:

This account will automatically renew:

If Original Term Is:	Automatic Renewal Term Will Be:
Less than 6 months	3 Month Certificate of Deposit
6-11 months	6 Month Certificate of Deposit
12-17 months	12 Month Certificate of Deposit
18-23 months	18 Month Certificate of Deposit
24-29 months	24 Month Certificate of Deposit
30-35 months	30 Month Certificate of Deposit
Greater than 36 months	36 Month Certificate of Deposit

You may prevent renewal if you withdraw the funds in the account at maturity (or within any grace period mentioned below) or we receive written notice from you within any grace period mentioned below. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not continue to accrue after final maturity. The interest rate will be the same we offer on new time deposits as described in the above chart.

Grace Period:

You will have ten calendar days after maturity to withdraw the funds without penalty.