



TRUTH-IN-SAVINGS DISCLOSURE

MONEY MARKET ACCOUNT

- **Rate Information** – Your interest rate and annual percentage yield may change.
- **Frequency of Rate Changes** – We may change the interest rate on your account at any time.
- **Determination of Rate** – At our discretion, we may change the interest rate on your account.
- **Compounding and Crediting Frequency** – Interest will be compounded every month. 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 this account.
- **Minimum Balance to Obtain the Annual Percentage Yield Disclosed** – You must maintain a minimum balance of \$10.00 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 Noncash Deposits** – Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Rate Information as of

- **Tier 1** – If your daily balance is \$100,000.00 or more, the interest rate paid on the entire balance in your account will be _____, with an annual percentage yield of _____
- **Tier 2** – If your daily balance is more than \$49,999.99, but less than \$100,000.00, the interest rate paid on the entire balance in your account will be _____, with an annual percentage yield of _____
- **Tier 3** – If your daily balance is more than \$14,999.99, but less than \$50,000.00, the interest rate paid on the entire balance in your account will be _____, with an annual percentage yield of _____
- **Tier 4** – If your daily balance is more than \$9.99, but less than \$15,000.00, The interest rate paid on the entire balance in your account will be _____, with an annual percentage yield of _____