



TRUTH-IN-SAVINGS DISCLOSURE
Quarterly Statement Savings 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 \$10.00 to open this account.
- **Minimum Balance to Avoid Imposition of Fees** – A service charge fee of \$1.00 will be imposed every statement cycle if the balance in the account falls below \$100.00 any day of the cycle.
- **Fees** - A withdrawal fee of \$2.00 will be charged for each withdrawal in excess of 10 per statement cycle at ATM's we do not own or operate. For any other Fees that may be associated with Deposit Accounts, please refer to our **Fee Schedule**.
- **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 Non-cash Deposits** – Interest begins to accrue on the business day you deposit non-cash items (for example, checks).
- **Rate Information** as of _____

The interest rate for your account is _____%
with an Annual Percentage Yield of _____%.

