

IRA ADD ON CERTIFICATE OF DEPOSIT

Rate Information:

The interest rate on your account is \_\_\_\_\_%.  
with an annual percentage yield of \_\_\_\_\_%.  
You will be paid the disclosed rate until first maturity.

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 \$400.00 to open the account.

Minimum Balance to Obtain the Annual Percentage Yield Disclosed:

You must maintain a minimum balance of \$400.00 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).

Transaction Limitations:

The minimum amount you can deposit is \$100.00 and all additions must be in increments of \$100.00. Additions can be made during the term only. You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

Time Requirements:

Your account will mature on \_\_\_\_\_.

Early Withdrawal Penalties:

A penalty may be imposed for withdrawals before maturity. The fee we will impose will equal three months interest on the amount withdrawn subject to penalty.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. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings 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 IRA Add on Certificate of Deposit:

This account will automatically renew at maturity. 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 IRA Add on Certificates of Deposit on the maturity date which have the same term, minimum balance and other features as the original IRA Add on Certificate of Deposit.

Grace Period:

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

Fees:

There is an annual plan fee of \_\_\_\_\_.

There will be a \_\_\_\_\_fee imposed at the time your plan is closed.

\_\_\_\_\_

Your \_\_\_\_\_,

account will mature on \_\_\_\_\_,

and it will automatically renew unless you prevent it. The new maturity date will be \_\_\_\_\_.

The interest rate and annual percentage yield have not yet been determined. They will be available on \_\_\_\_\_.

Please call 508-533-8661 to obtain the interest rate and annual percentage yield for your new account.



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MONTH CERTIFICATE OF DEPOSIT SPECIAL

MONTH CERTIFICATE OF DEPOSIT

Rate Information:

The interest rate on your account is \_\_\_\_\_%.  
with an annual percentage yield of \_\_\_\_\_%.  
You will be paid the disclosed rate until first maturity.

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 uncredited interest may not be withdrawn.

Time Requirements:

Your account will mature on \_\_\_\_\_.

Early Withdrawal Penalties:

A penalty may 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 months 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-deferred savings 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 Certificate of Deposit or Certificate of Deposit Special:

Your account will automatically renew at maturity. 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.

If your account is a **Certificate of Deposit**, the interest rate will be the same we offer on new Certificates of Deposits on the maturity date which have the same term, minimum balance and other features as the original time deposit.

If your account is a **Certificate of Deposit Special Account**, it will automatically renew at maturity as follows:

<i>If Original Term is:</i>	<i>Automatic Renewal Term Will Be:</i>
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
36 months or greater	36 Month Certificate of Deposit

The interest rate will be the same we offer on Certificates of Deposit as described in the above chart.

Grace Period:

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

TRUTH IN SAVINGS DISCLOSURE

MONTH IRA CERTIFICATE OF DEPOSIT SPECIAL

MONTH IRA CERTIFICATE OF DEPOSIT

Rate Information:

The interest rate on your account is \_\_\_\_\_%.  
with an annual percentage yield of \_\_\_\_\_%.  
You will be paid the disclosed rate until first maturity.

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 \$400.00 to open the account.

Minimum Balance to Obtain the Annual Percentage Yield Disclosed:

You must maintain a minimum balance of \$400.00 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).

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 uncredited interest may not be withdrawn.

Time Requirements:

Your account will mature on \_\_\_\_\_.

Early Withdrawal Penalties:

A penalty may 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 months 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. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings 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 IRA Certificate of Deposit or IRA Certificate of Deposit Special:

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.

If your account is a **Certificate of Deposit**, the interest rate will be the same we offer on new IRA Certificates of Deposits on the maturity date which have the same term, minimum balance and other features as the original time deposit.

If your account is an IRA **Certificate of Deposit Special Account**, it will automatically renew at maturity as follows:

<i>If Original Term is:</i>	<i>Automatic Renewal Term Will Be:</i>
Less than 6 months	3 Month IRA Certificate of Deposit
6-11 months	6 Month IRA Certificate of Deposit
12-17 months	12 Month IRA Certificate of Deposit
18-23 months	18 Month IRA Certificate of Deposit
24-29 months	24 Month IRA Certificate of Deposit
30-35 months	30 Month IRA Certificate of Deposit
36 months or greater	36 Month IRA Certificate of Deposit

The interest rate will be the same we offer on IRA Certificates of Deposit as described in the above chart.

Grace Period:

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

Fees:

There is an annual plan fee of \_\_\_\_\_.

There will be a \_\_\_\_\_ fee imposed at the time your plan is closed.