



TRUTH-IN-SAVINGS DISCLOSURE
Student 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 Avoid Imposition of Monthly Service Charges** – N/A
- **Minimum Balance to Open the Account** – You must deposit \$10.00 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).
- **Fees that may be applicable to your account:**
 - An ATM fee of \$2.00 will be charged for each transaction in excess of 10 per statement cycle at ATM's we do not own or operate.
 - For other fees that may be associated with Deposit Accounts, please refer to our **Fee Schedule**. This Fee Schedule is subject to change but you will be notified 30 days prior to any Fee Schedule change.
- **Rate Information** as of _____

The interest rate for your account is _____%

with an Annual Percentage Yield of _____%