## TRUTH IN SAVINGS DISCLOSURE FOR TIME ACCOUNTS

Terms following a  apply only if checked.	ine interest rate will not be less than%
Acct: 14 Month Statement CD	or more than %.
Acct #:	☐ The interest rate will not
Date:	
X The interest rate and annual percentage yield stated below	the interest rate initially disclosed to you.
are accurate as of the date printed above. If you would like more	COMPOUNDING AND CREDITING:
current rate and yield information please call us at	▼ Frequency - Interest will be
800-578-4270	compounded <b>daily</b> .
This disclosure contains the rules which govern your deposit	Interest will be added back to principal every
account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the	1 month(s)
singular includes the plural and the plural includes the singular.	X Withdrawal of Interest Before Maturity. The annual
✓ FIXED RATE:	percentage yield assumes that interest remains on deposit until
☐ The interest rate for your account is 3.58 % with	maturity. A withdrawal of interest will reduce earnings.
an annual percentage yield of	☐ Required Interest Distribution. This account requires the
this rate until maturity	distribution of interest and does not allow interest to remain in
this rate until maturity	
☐ The interest rate and annual percentage yield for your	the account.
account depend upon the applicable rate tier. We will pay	■ Effect on Closing an Account. If you close your account
these rates	before interest is credited, you will not receive
<u> </u>	the accrued interest.
☐ VARIABLE RATE:	MINIMUM BALANCE REQUIREMENTS:
☐ The interest rate for your account is %	▼ To Open the Account. You must deposit at least
with an annual percentage yield of %.	\$ 500.00 to open this account.
Your interest rate and annual percentage yield may change.	☐ To Obtain the Annual Percentage Yield Disclosed.
☐ The interest rate and annual percentage yield for your	X You must maintain a minimum balance of
account depend upon the applicable rate tier. The interest	\$ 500.00 in the account each day to obtain
rate and annual percentage yield for these tiers may change.	the disclosed annual percentage yield.
Determination of Rate:	☐ You must maintain a minimum average daily balance of
$\square$ At our discretion, we may change the interest rate on	· · · · · · · · · · · · · · · · · · ·
your account.	\$ to obtain the disclosed annual percentage yield. The average daily balance is calculated by
The interest rate for your account	adding the principal in the account for each day of the period
	and dividing that figure by the number of days in the period.
	The period we use is
	BALANCE COMPUTATION METHOD:
<ul><li>☐ The fixed initial rate is not determined by this rule.</li><li>☐ The initial interest rate on your account</li></ul>	■ Daily Balance 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.
· ———	Average Daily Balance Method. We use the average daily
	balance method to calculate interest on your account. This
	method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated
	by adding the principal in the account for each day of the period
Subsequent rates	and dividing that figure by the number of days in the period.
Subsequent rates	The period we use is
	ACCRUAL OF INTEREST ON NONCASH DEPOSITS:
	Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).
Frequency of Rate Change:	
☐ We may change the interest rate on your account	
<u> </u>	
☐ Your initial interest rate will not change	
	you deposit noncash items (for example, checks).
We may change the interest rate on your account at that time	MATURITY DATE:
and thereafter.	Your account will mature on
Limitations on Rate Changes:	▼ Your account will mature in 14 Months
☐ The interest rate for your account will not	☐ We may accelerate the maturity or call this account, at our
by more than each	
Symbolo than	option,



Your account has no definite maturity date. To withdraw any	☐ You may make unlimited deposits into your account.
or part of this deposit without penalty, we must receive at least	You may not make any deposits into your account until
written notice from you of your intention to make a withdrawal. The notice must	maturity.
specify the exact amount and date of the intended withdrawal.	The minimum amount you can deposit is \$
Interest will no longer accrue after the withdrawal date specified	The maximum amount you can deposit is \$
in your notice on the amount specified in your notice. We may terminate this account by mailing a notice to you of our intention	
to terminate at least ten days before the termination date. The	
date of intended withdrawal of the last funds in the account, or	
the termination date, is considered to be the maturity date.	RENEWAL POLICY:
TIME DEPOSIT WITHDRAWAL LIMITATIONS:	☐ Single Maturity: This account will not renew automatically at
Principal:	maturity. If you do not renew the account,
	maturity. If you do not renew the account,
	Automatic Renewal: This account will automatically renew
☐ Interest:	at maturity.
	🛛 You will have 10 days
	after the maturity date to withdraw funds without penalty.
	X Exceptions to Automatic Renewal: This account will not
	renew if you withdraw the funds on the maturity date or if we
Interest Timing: You can withdraw interest that has	receive written notice from you on or before the maturity date of
been credited to your account at any time	your intention not to renew.
without penalty	$\sqcup$ There is no grace period following the maturity of this account to withdraw funds without penalty.
EARLY WITHDRAWAL DENALTY.	RENEWAL TERMS:
EARLY WITHDRAWAL PENALTY: A penalty	☐ Same Term As Original: Each renewal term will be the same
maturity. The penalty will be an amount equal to:	as the original term, beginning on the maturity date.
Seven days' interest on the amount withdrawn if the	☑ Different Term: Each renewal term will be two years
withdrawal is made within the first six days after the deposit.	, beginning on the maturity date.
■ 180 days' interest on the amount withdrawn	RENEWAL INTEREST CALCULATION:
<u> </u>	
☐ 90 days' interest on the amount withdrawn	☐ Same Interest Calculation: Interest will be calculated on the
☐ 30 days' interest on the amount withdrawn	same basis as during the original term.
	☑ Different Interest Calculation: The interest rate will be the same as we offer on new certificate accounts on
	the maturity date, which have the same term,
☐ The interest rate we will use to calculate the interest	minimum balance, and other features as the renewed term
forfeiture will be:	
	BONUSES:
	☐ You will
W. will also and the Control of the	
We will charge the penalty first against any interest then in the account, and any excess will be deducted from the	as a bonus
amount you withdraw.	☐ You must maintain a minimum
If you withdraw some of your funds before maturity, the	of \$
interest rate for the remaining funds in your account will be	to obtain the bonus.
% with an annual percentage yield of	☐ To earn the bonus,
	·
%.	
Minimum Balance Accounts. We reserve the right to treat any withdrawal which would reduce the balance remaining in	PRE-MATURITY NOTICE: Your account will mature on
the account below the required minimum initial deposit or	
minimum balance as a withdrawal of the entire account	If the account renews, the new
balance and calculate the amount of the penalty accordingly.	maturity date will be
In certain circumstances, such as the death or incompetence of an account owner, the law permits, or in some cases requires,	$\ \square$ The interest rate for the renewed account will be
the waiver of the early withdrawal penalty. Other exceptions	% with an annual percentage yield of
may also apply, for example, if this is part of an IRA or other	<u></u> %.
tax-deferred savings plan.	The interest rate and annual percentage yield have not
ADDITIONS TO ACCOUNT:	
$\square$ You may make no more than deposits	yet been determined. They will be available on
into your account each	
☐ You may only make deposits into your account	Please call (800) 578-4270 to learn the interest
	rate and annual percentage yield for your new account.
	ADDITIONAL TERMS:
	Refer to the Schedule of Service Fees for additional fees that may be cha