Truth in Savings Disclosure

Terms following a \square apply only if checked.					
Acct: Free Checking	Acct #:	Date:			
\Box The interest rate and annual percentage yield stated rate and yield information please call us at 800-578-423		late printed above. If you	would like more current		
This disclosure contains the rules which govern your deused in this disclosure should be construed so that the s	•		•		
☐ FIXED RATE					
☐ The interest rate for your account is rate notice in writing.	% with an annual percenta . We will not decrease th	ge yield of is rate unless we first give	%. We will pay this e you at least 30 days		
☐ The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates					
We will not decrease these rates unless we first give you at least 30 days notice in writing.					
 □ VARIABLE RATE □ The interest rate for your account is rate and annual percentage yield may change. □ The interest rate and annual percentage yield for percentage yield for these tiers may change. 	% with an annual percenta		%. Your interest		
Determination of Rate. ☐ At our discretion, we may change the interest rate ☐ The interest rate for your account	e on your account.				
☐ The fixed initial rate is not determined by this rule☐ The initial interest rate on your account).		·		
Subsequent rates					
Frequency of Rate Change. We may change the interest rate on your account Your initial interest rate will not change We may change the interest rate on your account at			thereafter.		
Limitations on Rate Changes. The interest rate for your account will not The interest rate will not be less than The interest rate will not the interest rate initially disclosed to you.	by more than % or more than	each %.			



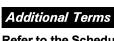
Minimum Balance Requirements

☒ .	To Open the Account. Y	ou must deposit at least \$10.00	to open this account.					
□ -	To Avoid Imposition of I	Fees.						
To a	avoid the imposition of t	the	you must meet	following requirements:				
[□ A	of \$	will be imposed every					
i	f the balance in the acc	ount falls below \$	any day of the					
[□ A	of \$	will be imposed every					
i	f the average daily balar	nce for the	falls	below \$.				
-	The average daily baland	e average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by						
1	the number of days in th	ne period. The period we use is						
To a	avoid the imposition of t	the	you must meet	following requirements:				
[□ A	of \$	will be imposed for					
1	transaction (withdrawal,	ansaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account falls below						
:	\$	any day of the						
[□ A	of \$	will be imposed for					
1	transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for the							
		falls	below \$. The ave	erage daily balance is calculated				
	by adding the principal in The period we use is	n the account for each day of the	e period and dividing that figure by the nu	mber of days in the period.				
□ -	To Obtain the Annual Pe	ercentage Yield Disclosed.						
	☐ You must maintain a	-	in the account each day t	o obtain the disclosed annual				
	percentage yield.		,					
		minimum average daily balance	of \$ to obtain th	e disclosed annual percentage				
		of the period and dividing that						
		e by the number of days in the period. The period we use is						
□ -	To Maintain the Accoun	t.						
	☐ You must maintain a		in the account each day.	If you do not maintain this				
		account may be frozen or closed		,				
		minimum average daily balance		ınt. If you do not maintain this				
minimum average daily balance, your account may be frozen or closed. The average daily balance is calculated by 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 u								
	•	•						
[
Ca	ompounding and Cr	editing						
	Frequency. Interest		be compounded					
	rest will be							
п .	Effect of Closing an Acc	count. If you close your account	hefore interest is credited you	receive the				
	rued interest.	Journal II you close your account	soloro intorcat la orculteu, you	receive trie				



Balance Computation Meth	nod	
☐ Daily Balance Method. We use periodic rate to the principal in the	•	culate the interest on your account. This method applies a daily
applies a periodic rate to the aver-	age daily balance in the account	nce method to calculate interest on your account. This method for the period. The average daily balance is calculated by adding the at figure by the number of days in the period. The period we use is
Accrual of Interest on Non	cash Deposits	
☐ Interest begins to accrue no la☐ Interest begins to accrue	ter than the business day we rec	ceive credit for the deposit of noncash items (for example, checks).
you deposit noncash items (for ex	ample, checks).	
Bonuses		
☐ You will as a bonus of \$ to a ☐ To earn the bonus,	. \square You must maintain obtain the bonus.	a minimum
Transaction Limitations		
	y withdraw is \$, er account of yours or to a third	you may not make more than party by means of a preauthorized or automatic transfer or telephone ard or similar order to a third party.
☐ You may only make A	eposits into your account each s .TM reauthorized transfers	statement cycle. your account each statement cycle. your account each statement cycle.





Refer to the Schedule of Service Fees for additional fees that may be charged

