## UNIBANK

## Truth in Savings Disclosure

Terms following a $\square$ apply only if checked.

## Acct: e By UniBank <br> Acct \#: <br> Date:

X The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at 800-578-4270

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.FIXED RATE
$\square$ The interest rate for your account is
\% with an annual percentage yield of
\%. We will pay this
rate
. We will not decrease this rate unless we first give you at least 30 days
notice in writing.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

$\square$ The interest rate for your account is
\% with an annual percentage yield of
\%. Your interest rate and annual percentage yield may change.
X The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

## Determination of Rate.

Х At our discretion, we may change the interest rate on your account.The interest rate for your accountThe fixed initial rate is not determined by this rule.The initial interest rate on your account

## Subsequent rates

## Frequency of Rate Change.

Х We may change the interest rate on your account at any timeYour initial interest rate will not change
We may change the interest rate on your account at that time and
thereafter.

## Limitations on Rate Changes.

The interest rate for your account will notThe interest rate will not be less thanby more than
\% or more than
\%.
$\square$ The interest rate will not
the interest rate initially disclosed to you.

## Minimum Balance Requirements

区 To Open the Account. You must deposit at least \$10.00
to open this account.To Avoid Imposition of Fees.
To avoid the imposition of the
you must meet
following requirements: will be imposed every any day of the will be imposed every
falls below \$

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 use is

To avoid the imposition of the
you must meet
following requirements:of \$
will be imposed for
transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account falls below \$ any day of theof \$
will be imposed for
transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for the falls below \$ . 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 use is
X To Obtain the Annual Percentage Yield Disclosed.
X You must maintain a minimum balance of \$ *see Add'l Terms in the account each day to obtain the disclosed annual percentage yield.You must maintain a minimum average daily balance of \$
to obtain the disclosed annual percentage yield. 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 use is

To Maintain the Account.
$\square$ You must maintain a minimum balance of \$ in the account each day. If you do not maintain this minimum balance, your account may be frozen or closed.You must maintain a minimum average daily balance of \$ in the account. 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 use is

## Compounding and Crediting

X Frequency. Interest will be compounded daily
Interest will be added back to principal every one month
区 Effect of Closing an Account. If you close your account before interest is credited, you will not accrued interest.

## Balance Computation Method

X 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 and dividing that figure by the number of days in the period. 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).区 Interest begins to accrue on the business day
you deposit noncash items (for example, checks).

## Bonuses

You willas a bonus
of \$
to obtain the bonus.To earn the bonus,

## Transaction Limitations

The minimum amount you may deposit is \$The minimum amount you may withdraw is \$During any , you may not make more than withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.You may only makeYou may only makeYou may only makedeposits into your account each statement cycle.
ATM your account each statement cycle.
preauthorized transfers your account each statement cycle.

## Additional Terms

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

## Restrictions:

Only one e by UniBank account per primary account holder.

## Eligibility Requirements:

In order to be eligible for the disclosed Tier I and Tier II interest rate, Annual Percentage Yield (APY), and refund of domestic ATM Surcharges the following conditions must be met in a given statement cycle. Refund of domestic ATM surcharge transaction fees are capped at $\$ 25.00$ per statement cycle. If the eligibility requirements are not met the account will earn a lower interest rate and corresponding APY and will not be eligible for refund of ATM surcharge transaction fees.

- A minimum of 8 posted and settled debit card purchase transactions during the statement cycle.
- Active enrollment in e-statements - you must sign into your online banking account at least once every 12 months to keep enrollment active.

If Eligibility Requirements are met:
Less than \$15,000.00-2.95\% APY 2.99\%
$\$ 15,000.00$ and above Rate $.44 \%$ with an APY range of $2.99 \%$ to $1.20 \%$ This range assumes a highend balance of $\$ 50,000.00$. There is no maximum deposit limit for this account.

If Eligibility Requirements are not met:
$0.01 \%$ will be paid on the entire balance in the account for that month with an Annual Percentage Yield (APY) of 0.01\%

