

TRUTH-IN-SAVINGS DISCLOSURE

13 MONTH CERTIFICATE OF DEPOSIT

Rate Information - You will be paid the disclosed rate until first maturity.

Compounding frequency - Interest will be compounded annually.

Crediting frequency - Interest will be credited to your account annually and at maturity.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

Minimum balance to open the account - You must deposit \$1,000.00 to open this account.

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 no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction limitations:

You may not make any deposits into your account before maturity.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can withdraw interest accrued in the term before maturity of that term without penalty. You can withdraw interest prior to interest compounding and credit your account annually and at maturity.

Time requirements - Your account will mature 13 months after the opening date. For the exact Maturity Date, please see the Certificate of Deposit Summary shown at the time of online account opening.

Early withdrawal penalties (a penalty will be imposed for withdrawals before maturity) -

The fee imposed will equal \$100.00 plus six months interest on the amount withdrawn.

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 time account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any). If you prevent renewal, interest will not accrue after final maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

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

COMMON FEATURES

Please refer to our separate rate sheet for current interest rate and annual percentage yield information and to our separate fee schedule for additional information about charges.



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