



TRUTH-IN-SAVINGS DISCLOSURE

ACCOUNT NUMBER:

PRODUCT:

This is the account that you have opened with us. Please see the related disclosure on your periodic statement.

Rate Information. The interest rate on your account is _____%, with an annual percentage yield of _____%. Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time.

Compounding and Crediting Frequency. Interest will compound daily. Interest will be credited to your account on the last day of each statement cycle.

Effect of Closing an Account. If you close your account before interest is credited, you will not receive the accrued interest.

Minimum Balance to Open the Account. One Cent \$.01

Minimum Balance to Avoid Imposition of Fees. No minimum balance will be required and no minimum balance fee will be imposed on any given statement cycle.

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 amount in the account each day.

Accrual of Interest on Non-Cash Deposits. Interest begins to accrue on the business day on which we receive credit for the deposit of non-cash items (for example, but not limited to, ACH transfers).

Transaction Limitations. There are no restrictions to the number of transactions that can occur from your savings account.

- **Maximum Pibank Savings Account Balance.** There is a maximum account ledger principal balance of five (5) million dollars (\$5,000,000.00) per Pibank Savings account. Pibank reserves the right to monitor account balances monthly to ensure compliance with this policy. In the event that the balance your Pibank Savings account exceeds \$5,000,000 at any time, Pibank may take one or more of the following actions:
 1. Return monies to the originating bank,
 2. Notify you to adjust the balance,
 3. Restrict access to the account(s) or specific transactions until the balance is reduced or
 4. Terminate accounts if the limit is exceeded repeatedly or remains unresolved within the specified time frame provided in the notification.

For additional terms on service, please refer to the Online and Mobile Banking Agreement.

COMMON FEATURES APPLICABLE TO THIS ACCOUNT:

There are no other fees that will be charged in connection with this account.
The information is accurate as of _____.

Pibank® is a brand of Intercredit Bank, N.A. All deposit products are provided and issued by Intercredit Bank N.A., Member FDIC.