TRUTH-IN-SAVINGS DISCLOSURE

ACCOUNT NUMBER: ____________________ **PRODUCT**: _____________________

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

Rate Information. The interest rate on your account is {{!product_Rate}}% with an annual percentage yield of {{!Product_APY}}%. 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 be compound daily. Interest will be credited to your account on the last day of each 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 Dollar $1.00

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 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. 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 {{!Date_af_date}}.

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