TRUTH-IN-SAVINGS DISCLOSURE

ACCOUNT NUMBER:	PRODUCT: Pibank CD

Rate Information. The interest rate on your account is ___________% with an annual percentage yield of _______ %. The interest rate and APY will remain in effect until the account's first maturity date.

Compounding and Crediting Frequency. Interest will not be compounded. Interest will be credited monthly and automatically transferred to your linked Pibank Savings Account.

Payment of Interest. The interest paid on your Pibank CD account will transfer to your Pibank Savings account ending in - and will be paid monthly.

Minimum Balance to Open the Account. The minimum balance to open the account is $1.00 (one dollar).

Minimum balance to obtain the annual percentage yield disclosed. There is no minimum balance required to obtain the stated Annual Percentage Yield.

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 on a daily basis.

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, 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 only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

Time Requirements. Your account will mature on __________

Early Withdrawal Penalties. (a penalty will be imposed for withdrawals before maturity) –

- For accounts with an original maturity of one (1) month through twelve (12) months, an early withdrawal penalty equal to ninety (90) days' interest will be imposed on the amount withdrawn.

Automatically Renewable Time Account. This account will automatically renew at maturity for a new Certificate of Deposit (CD) with the same term length. If the original term length is no longer offered at the time of renewal, the account will renew for the closest available term offered by Pibank.You may prevent renewal by withdrawing the funds in the account at maturity or during the grace period described below, or by notifying us during the grace period that you do not wish to renew the account. The interest rate and Annual Percentage Yield (APY) for each renewal term will be the rate and APY offered by Pibank for new Certificates of Deposit of the applicable term on the renewal date. (WE MUST VALIDATE THIS)

You will have a ten (10) calendar day grace period following maturity to withdraw all or part of the funds in the account without an early withdrawal penalty.

COMMON FEATURES APPLICABLE TO THIS ACCOUNT

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

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