

|                                      |  |  |
|--------------------------------------|--|--|
| Truth in Savings Account Information | Rate and APY Information                 | <a href="#">VIEW CURRENT RATES</a>   |
|                                      | Rate Information & Determination of Rate | This rate will remain fixed during the term of the Account   |
|                                      | Frequency of Rate Changes                | Any changes to your rate will be communicated to you.  |
|                                      | Compounding and Crediting Frequency      | Interest will be compounded daily and credited to your account monthly.  |
|                                      | Minimum balance needed to open account   | You must deposit a minimum of \$10.00 to open this Account.  |
|                                      | Monthly Maintenance Fee                  | There is no monthly maintenance fee associated with this account. However, other service charges or fees may apply. Please see separate Disclosure of Service Charges.   |
|                                      | Daily Balance Computation Method         | We use the daily balance computation method to calculate the interest on your account. This method applies a daily periodic rate to the principal balance in the account each day.   |
|                                      | Accrual of Interest on Noncash Deposits  | Interest begins to accrue on the business day you deposit noncash items (for example, checks).   |
|                                      | Minimum Balance to Earn Interest         | There is no minimum balance requirement to obtain the disclosed APY.   |
|                                      | Effect of Closing Account                | If you close your account before interest is credited, you will not receive the accrued interest.  |
|                                      | Transaction Limitations                  | You may deposit one IRA Rollover or multiple Transfers within the IRS limits for IRAs. There are no limitations to the frequency or timing of additional deposits however, you are not permitted to exceed the contribution limits set by the IRS for the contribution year. Any IRA withdrawal is considered a distribution. Contributions from an external or online Account will be reported as a current year contribution only. In order for a deposit to an existing IRA account to be reported for the prior calendar year, the deposit must be made in person and received by the Bank prior to the applicable IRS deadline. |
|                                      | Statement Production                     | You will receive semi-annual statements each cycle year.   |

The "Important Information About Deposit Accounts" Brochure contains additional information about your account, including but not limited to, information on terms and conditions, electronic transfers, funds availability, and how to submit an unauthorized debit claim.

[Please also see the Disclosure of Service Charges for full list of fees](#)