

Truth in Savings Account Information	Rate and APY Information	VIEW CURRENT RATES
	Rate Information	This rate will remain fixed during the term of the Account.
	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 \$100.00 to open this Account.
	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).
	Transaction Limitations	You may deposit one IRA Rollover or Transfer per IRA Flex CD. Further deposits, within the IRS contribution limits for IRAs and at minimum \$20.00 may be added to the Account at any point during the term of the CD. 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. 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 Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. Additional deposits made to the Account will become part of the principal and are subject to penalties if withdrawn prior to maturity. Interest that has been credited to your Account may be withdrawn during the term of the Account without penalty. Any IRA withdrawal is considered a distribution. Contributions from an external or online Account will be reported as a current year contribution only. For prior year contributions, see a branch Customer Service Representative.
	Early withdrawal penalties (<i>a penalty must be imposed for withdrawals prior to maturity</i>)	A substantial penalty will be imposed if any funds deposited in the Account are withdrawn from the Account before the maturity date. The penalty will be a loss of 180 days' interest if the term is 9 months or less than 1 year, 270 days' interest if the term is one (1) year but less than two (2) years, 540 days' interest if the term is two (2) years or longer. The 10, 20, 30 Month IRA FLEX CD is not offered for a term exceeding 30 Months. The principal amount of the Account will be reduced if the penalty exceeds the interest earned from the opening or renewal date up to the date of withdrawal. 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.
	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	The balance of funds in your account will automatically renew on the maturity date into the FLEX CD with the same term as this Account. If such term is unavailable, your account will, at the Bank's discretion be renewed for either the nearest shorter term or nearest longer term account with a fixed rate at the then current interest rate offered by the Bank for that term. You may prevent renewal if you withdraw the funds in the account at maturity or we receive written notice from you within the grace period mentioned below. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity. Unless the Bank has otherwise advised you in writing, your account will be automatically renewed as described above.
	Grace Period	You will have ten calendar days after maturity to withdraw the funds without a penalty. However, if your account is renewed and any portion of the interest renews on deposit after the 10-day grace period, such interest will become part of the principal for the renewal term and therefore no longer be available for withdrawal without penalty.
	Statement Production	You will receive quarterly 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.**