



Checking with Interest - Truth in Savings

Truth in Savings Account Information	Rate and APY Information	<p>If your daily balance is between \$.01 to 9,999.99, the interest rate paid on the entire balance in your account will be <u>0.17%</u> with an annual percentage yield of <u>0.17%</u>.</p> <p>If your balance is between \$10,000.00 to \$24,999.99, the interest rate paid on the entire balance in your account will be <u>0.19%</u> with an annual percentage yield of <u>0.19%</u>.</p> <p>If your daily balance is between \$25,000.00 to 49,999.99, the interest rate paid on the entire balance in your account will be <u>0.21%</u> with an annual percentage yield of <u>0.21%</u>.</p> <p>If your daily balance is between \$50,000.00 to 74,999.99, the interest rate paid on the entire balance in your account will be <u>0.23%</u> with an annual percentage yield of <u>0.23%</u>.</p> <p>If your daily balance is between \$75,000 or greater, the interest rate paid on the entire balance in your account will be <u>0.25%</u> with an annual percentage yield of <u>0.25%</u>.</p>
	Rate Information	Your interest rate and annual percentage yield may change
	Frequency of Rate Changes	We may change your interest rate on your account at any time
	Determination of Rate	At our discretion, we may change the interest rate on your account
	Compounding and Crediting Frequency	Interest will be compounded every day. Interest is credited monthly on the cycle date of your account.
	Minimum balance needed to open account	You must deposit a minimum of \$100.00 to open this account
	Monthly Maintenance Fee	\$10.00
	Method to Waive Monthly Maintenance Fee	Maintain a combined deposit relationship of \$5,000 <i>(based on a combined balance of accounts any day of the cycle)</i>
	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 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 annual percentage yield.
Effect of Closing Account	If you close your account before interest is credited, you will not receive the accrued interest	

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. The APY is accurate as of December 1, 2018.

Please also see the Disclosure of Service Charges for full list of fees