

Truth in Savings Account Information	Rate and APY Information	<p>If your balance is between \$.01 to \$9,999.99 at the end of the statement cycle, the interest rate paid on the entire balance in your account will be 0.10% with an annual percentage yield of 0.10%.</p> <p>If your balance is between \$10,000 to \$24,999.99 at the end of the statement cycle, the interest rate paid on the entire balance in your account will be 0.20% with an annual percentage yield of 0.20%.</p> <p>If your balance is between \$25,000 to \$49,999.99 or greater at the end of the statement cycle, the interest rate paid on the entire balance in your account will be 0.25% with an annual percentage yield of 0.25%.</p> <p>If your balance is \$50,000.00 or greater at the end of the statement cycle, the interest rate paid on the entire balance in your account will be 0.50% with an annual percentage yield of 0.50%.</p>
	Rate Information	Your interest rate and annual percentage yield ("APY") 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 daily and credited to your account monthly.
	Minimum balance needed to open account	You must deposit a minimum of \$250.00 to open this account
	Monthly Maintenance Fee	\$15.00
	Method to Waive Monthly Maintenance Fee	Maintain an average daily balance of \$5,000 (<i>calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period</i>) AND maintain a combined deposit relationship of \$25,000.00 (<i>based on your balances at the end of the statement 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 APY.	
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 10, 2018.

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