



TRUTH IN SAVINGS DISCLOSURES for SAVINGS and SUB SAVINGS ACCOUNTS

Except as specifically described, the following disclosures apply to all of the accounts.

- 1. Rate Information.** The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. The Dividend Rate and Annual Percentage Yield may change quarterly. The Dividend Rates and Annual Percentage Yields are the rates and yields as of the last dividend declaration date which is set forth in the Rate Schedule.
- 2. Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.
- 3. Dividend Compounding and Crediting.** The compounding and credit of dividends and dividend period applicable to each account are set forth in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.
- 4. Accrual of Dividends.** Dividends will begin to accrue on non-cash deposit (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will not be paid.
- 5. Balance Information.** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. There is a minimum actual daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum actual daily balance is not met, you will not earn the stated Actual Percentage Yield. For accounts using an Actual Daily Balance method, dividends are calculated by applying a periodic rate to the actual daily balance in the account for the period. The actual daily balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period.
- 6. Account Limitations.** No more than six (6) pre-authorized, automatic, or telephone transfers may be made from these accounts to another account of yours or a third party in any month. A preauthorized transfer includes any arrangement with us to pay a third party from your account upon oral or written orders including orders received through the automated clearing house (ACH). You may make unlimited transfers from your share account to any of your accounts in person, by mail or at an ATM. However, we may refuse or reverse a transfer that exceeds these limitations and may assess fees against, suspend or close your account.