



TRUTH IN SAVINGS DISCLOSURES for SMARTMARKET (Money Market)

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in the Rate & Fee Schedule are SmartMarket 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 Rates and Annual Percentage Yields may change monthly. 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 Limitation.** No more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours to a third party in any month, and no more than three (3) of these six(6) transfers may be made by check, draft or debit card to a third party. If you exceed these limitations your account may be subject to a fee or be closed.

The rates and fees appearing in this schedule are accurate and effective for accounts as of the last dividend declaration date indicated in this Rate and Fee Schedule and are subject to change. If you have any questions or require current rate and fee information on your accounts, please call Progressions at (800) 828-8691 or 535-0191.