



Passbook Savings Account
Statement Savings Account
Transaction Statement Savings Account
Holiday Savings Account

Agreement – It is agreed that this account is opened subject to the Bylaws and Regulations of the bank and to such amendments, alterations and additions as may hereafter be made.

Non-Transferable – This account is non-transferable and non-assignable in whole or in part except on the books of the bank.

Rate Information – The interest rate for your account is 0.10% with an annual percentage yield of 0.10%. The minimum balance required to earn the rate and annual percentage yield is \$5.00.

Interest – This is a variable rate account. The interest rate may change daily at the discretion of the bank. The interest rate and annual percentage yield begin accruing on the business day you deposit noncash items (for example, checks). Interest on the account is compounded daily and posted to the account monthly.

Daily balance computation method – We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account – You must deposit \$5.00 to open this account.

Transaction limitations:

Passbook Savings - You may not make any transfers from this account to another account of yours or to third parties by preauthorized, automatic, or telephone transfers or similar order to third parties. We may require not less than 7 days notice in writing before each withdrawal.

Statement Savings- You can make limited preauthorized or telephone transfers from this account. The limitations on preauthorized transfers do not apply to preauthorized transfers made to pay loans you have with us or to withdrawals or transfers to another account you maintain with us, if made in person or by mail or through an Automated Teller Machine.

Fees – There are no monthly maintenance fees or transaction fees on this account. Fees for other services associated with this account are outlined on our Schedule of Charges brochure.