

TRUTH IN SAVINGS DISCLOSURE

Terms following a apply only if checked.

Acct: Affinity Checking

Acct #: _____

Date: _____

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at: 440.293.7256

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

We reserve the right to at any time require not less than _____ days notice in writing before any withdrawal from an interest bearing account.

FIXED RATE

The interest rate for your account is _____% with an annual percentage yield of _____. We will pay this rate _____. We will not decrease this rate unless we first give you at least 30 days notice in writing.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates _____.

We will not decrease these rates unless we first give you at least 30 days notice in writing.

VARIABLE RATE

The interest rate for your account is 0.05% with an annual percentage yield of 0.05%. Your interest rate and annual percentage yield may change.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate

At our discretion, we may change the interest rate on your account.

The interest rate for your account _____

The fixed initial rate is not determined by this rule.

The initial rate on your account _____

Subsequent rates _____

Frequency of rate change

We may change the interest rate on your account daily

Your initial interest rate will not change _____

We may change the interest rate on your account at that time and _____ thereafter.

Limitations on rate changes

The interest rate for your account will not _____ by more than _____ each _____.

The interest rate will not be less than _____ % or more than _____ %.

The interest rate will not _____

the interest rate initially disclosed to you.

Minimum Balance Requirements

To open the account. You must deposit at least \$ no minimum to open this account.

To avoid imposition of fees.

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____ will be imposed every _____ if the balance in the account falls below \$ _____ any day of the _____.

A _____ of \$ _____ will be imposed every _____ if the average daily balance for the _____ falls below \$ _____.

The average daily balance is 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.

The period we use is _____.

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____ will be imposed for _____ transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account falls below \$ _____ any day of the _____.

A _____ of \$ _____ will be imposed for _____ transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for the _____ falls below \$ _____. The average daily balance is 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.

The period we use is _____.

To obtain the annual percentage yield disclosed

You must maintain a minimum balance of \$ 0.01 in the account each day to obtain the disclosed annual percentage yield

You must maintain a minimum average daily balance of \$ _____ to obtain the disclosed annual percentage yield. The average daily balance is 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.

The period we use is _____.

Compounding and Crediting

Frequency - Interest **will** _____ be compounded monthly

Interest will be credited to your account monthly

Effect of closing an account - If you close your account before interest is credited, you **will** _____ receive the accrued interest.

Balance Computation Method

Daily Balance 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.

Average Daily Balance Method. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account each day of the period and dividing that figure by the number of days in the period.

The period we use is monthly.

Accrual of interest on noncash deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Interest begins to accrue on the business day you deposit any non cash item (for example, a check)

you deposit noncash items (for example, checks).

Bonuses

You will _____ as a bonus _____.

You must maintain a minimum _____ of \$ _____ to obtain the bonus.

To earn the bonus, _____

Transaction Limitations

The minimum amount you may deposit is \$ 0.01.

The minimum amount you may withdraw is \$ _____.

During any _____, you may not take more than _____ withdrawals or transfers to another account of yours to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

You may only make _____ deposits into your account each statement cycle.

You may only make _____ ATM _____ your account each statement cycle.

You may only make _____ preauthorized transfers _____ your account each statement cycle.

Additional Terms

There is a \$10.00 monthly fee on this account. The fee will be waived if you have a \$5,000.00 combined average daily balance on personal deposit and/or loans or have \$2,000.00 in monthly deposits that are not internal transfers.

The Affinity Checking Account will earn 0.05% rate with a 0.05% APY on all daily balances. The interest rate will increase to 1.98% with a 2.00% APY on balances up to \$10,000.00 when 12 POS debit card transactions, each greater than \$10.00, hard post and clears within the Affinity Checking Account Statement Cycle. Transactions may take a few days to hard post and clear the account.

E-Statements required or there is a \$3.00 monthly fee for paper statements.

Free debit card with CardValet

Transfer the Cents option

Free Online/Mobile banking with Bill Pay

Access to MoneyPass Networks

\$250 off charged closing costs on owner-occupied 1st mortgage loans

Free statement savings account