TRUTH IN SAVINGS DISCLOSURE

| Terms following a apply only if checked. | |
|--|--|
| Acct: Rewards Checking | |
| Acct #: | Frequency of rate change |
| Date: | ☑We may change the interest rate on your account <u>daily</u> |
| $\overline{\mathbb{X}}$ The interest rate and annual percentage yield stated below are | |
| accurate as of the date printed above. If you would like more current | Your initial interest rate will not change |
| rate and yield information | |
| please call us at: 440.293.7256 | We may change the interest rate on your account at that time and |
| | thereafter. |
| This disclosure contains the rules which govern your deposit account. | Limitations on rate changes |
| Unless it would be inconsistent to do so, words and phrases used in | The interest rate for your account will not by more than each |
| this disclosure should be construed so that the singular includes the | by more thaneach ☐ The interest rate will not be less than9 |
| plural and the plural includes the singular. | or more than% . |
| We receive the right to at any time require not less than | The interest rate will not |
| We reserve the right to at any time require not less than days notice in writing before any withdrawal from an interest bearing | The interest rate will not |
| account. | the interest rate initially disclosed to you. |
| □ FIXED RATE | Minimum Balance Requirements |
| The interest rate for your account is% with an | ☐ To open the account. You must deposit at least \$ no minimum to |
| annual percentage yield of%. We will pay this rate | open this account. |
| . We will not decrease | ☐ To avoid imposition of fees. |
| this rate unless we first give you at least 30 days notice in writing. | To avoid the imposition of theyou |
| | must meet following requirements: |
| ☐ The interest rate and annual percentage yield for your account | □A of \$ |
| depend upon the applicable rate tier. Wil will pay these rates | will be imposed every |
| | if the balance in the account falls below \$ |
| | any day of the |
| We will not decrease these rates unless we first give you at least 30 days | of \$ |
| notice in writing. | will be imposed every |
| | if the average daily balance for the |
| ☑ VARIABLE RATE | falls below \$ The |
| \square The interest rate for your account is <u>0.05%</u> with an annual | average daily balance is calculated by adding the principal in the account |
| percentage yield of <u>0.05%</u> . Your interest rate and annual percentage | for each day of the period and dividing that figure by the number of days |
| yield may change. | in the period. |
| _ | The period we use is |
| 🛚 The interest rate and annual percentage yield for your account | To avoid the imposition of the you must meet |
| depend upon the applicable rate tier. The interest rate and annual | following requirments: |
| percentage yield for these tiers may change. | of \$ |
| | will be imposed for |
| Determination of rate | transaction (withdrawal, check paid, automatic transfer or payment out |
| XAt our discretion, we may change the interest rate on your account. | of your account) if the balance in the account falls below \$ |
| П | any day of the |
| ☐ The interest rate for your account | |
| | of \$ |
| The first initial rate is not determined by this make | will be imposed for |
| ☐ The fixed initial rate is not determined by this rule. | of your account) if the average daily balance for the |
| ☐ The initial rate on your account | falls below \$ The average daily balance for the |
| | by adding the principal in the account for each day of the period and |
| Subsequent rates | dividing that figure by the number of days in the period. |
| Subsequent rates | The period we use is |
| • | _F 53.04 400 to |

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Truth in savings Disclosure
Bankers Systems TM
Wolters Klower Financial Services 1992, 2011

| ☑ To obtain the annual percentage yield disclosed | Transaction Limitations |
|---|--|
| X You must maintain a minimum balance of \$ 0.01 | ☐ The minimum amount you may deposit is |
| in the account each day to obtain the disclosed | \$ <u>0.01</u> . |
| annual percentage yield | ☐ The minimum amount you may withdraw is |
| You must maintain a minimum average daily balance of | \$ |
| \$ to obtain the disclosed annual | During any |
| percentage yield. The average daily balance is calculated by adding the | you may not take more than |
| principal in the account for each day of the period and dividing that | withdrawals or transfers to another account of yours to a third party by |
| figure by the number of days in the period. | means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar |
| The period we use is | order to a third party. |
| Compounding and Crediting | |
| ☐ Frequency - Interest will | _ |
| 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 us 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. | |
| | You may only make deposits into your account each |
| Average Daily Balance Method. We use the average daily balance | statement cycle. |
| method to calculate interest on your account. This method applies a | You may only make ATM |
| periodic rate to the average daily balance in the account for the period. | your account each statement cycle. |
| The average daily balance is calculated by adding the principal in the | You may only make preauthorized transfers |
| account each day of the period and dividing that figure by the number | your account each statement cycle. |
| of days in the period. | |
| | Additional Terms |
| The period we use is monthly . | A service of \$6.00 will be charged monthly. One box of free basic |
| | check per year and the customer pays shipping and handling |
| Accrual of interest on noncash deposits | expenses. |
| ☐ Interest begins to accrue no later than the business day we receive | Free: Companion Savings Account (see Companion Savings Disclo- |
| credit for the deposit of noncash items (for example, checks). | sure for Terms and Conditions), Paper statements with images, debit |
| | $card\ with\ Card Valet,\ Transfer\ the\ Cents\ option,\ and\ Online/Mobile$ |
| ☐ Interest begins to accrue on the business day you deposit any | banking with Bill Pay. |
| non cash item (for example, a check) | |
| | Discount available on safe deposit box rentals. |
| you deposit noncash items (for example, checks). | |
| D. | |
| Bonuses | |
| You will | |
| as a bonus | |
| ☐You must maintain a minimum of \$ | |
| to obtain the bonus. | |
| To earn the bonus, | |
| | |